Ransom for Many

A LIFE OF MAGGIE LENA WALKER

Gertrude Woodruff Marlowe

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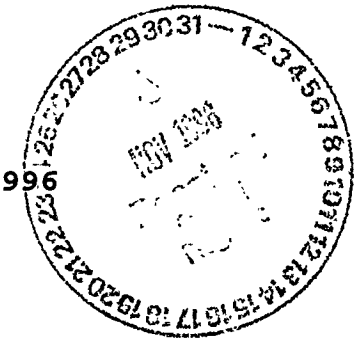

November 20, 1996

Mr. Cliff Tobias
Mid-Atlantic Region
National Park Service
US Custom House, Room 251
200 Chestnut Streets
Philadelphia, PA 19106-2878

RE: Order No. 1443PX4800-96-055
Maggie L Walker Biography
Dr. Gertrude W. Marlowe
H. U. No. 024697-1391

Dear Mr. Tobias:

Enclosed is the Manuscript for the Maggie L. Walker Project, done under the direction of Dr. Gertrude W. Marlowe, the book entitled, *Ransom for Many: A Life of Maggie Lena Walker*, might be published by Spring of 1997.

Thank you for your patience, I am sorry for all the confusion. Another copy is being forward to Ms. Cynthia MacLeod, at the Richmond National Battlefield Park. As far as Dr. Marlowe's Research Notes, I have made no progress. Please do not hesitate to call if you have any questions.

The University is thankful for your continued support.

All the best,

Estela Velasquez Aspinwall
Section Chief
Restricted Fund Accounting

CC Ms. Cynthia MacLeod
Enc.

In grateful memory of
my mother
Gertrude Marvin Woodruff Stokes
(1892–1975)
whose passionate leadership within the YWCA
taught me much about the power and problems
of women's organizations
pioneering social change

Contents

Preface

This is a biography of record, that is, the major object has been to document the development of Maggie Lena Walker's life and thought, her associates, and her activities. The nature of the sources, which are sparse for many years of her life, determined the focus on her public accomplishments. She was a vivid person, adept at many roles, a masterful performer in a wide variety of dramas, and a talented script writer for the African American community. Theatrical imagery comes naturally where she is concerned. Wendell Dabney, her high school classmate and biographer, described her as "an actress born, a diplomat bred."[1] She was a self-made woman in the economic sense and a self-created one in the psychosocial sense. In her dramas, community performance and personal performance constantly reinterpreted and reinforced each other. It is this Maggie Walker we present.

The title comes from a description of her written just after her death by Nannie Helen Burroughs, Director of the National Training School for Women and Girls in Washington, D.C.: friend, co-worker, and fellow race woman. She was, Burroughs wrote, a "woman who gave her life a ransom for many."[2] This phrase encapsulates her leadership of group struggles for liberation in a period often seen as an age of accommodation for both African Americans and women.

Jackson Ward, which was the principal home and business area of Richmond, Virginia's most affluent African American population in the early twentieth century, was designated a National Historic Landmark Historic District in 1978. Three years previously, through strenuous community efforts, Maggie Walker's house in the Ward had been named a National Historic Landmark. The house was upgraded to a National Historic Site in 1978 when it was acquired by the National Park Service. Restored to its appearance in the 1920s, it was opened to the public in 1985, becoming the sixth National Park Service site honoring an African American and the second honoring a black woman.[3] It became even more important, therefore, to understand as much as possible about her life.

Michael Chesson has referred to the perils of writing Virginia history.[4] He did not specify them, but hardly needed to, since the strong, proud, consciousness of local history in Virginia and specifically Richmond has often been remarked upon. This makes for superb record keeping and an indigenous proprietary investment in how people use and interpret the material. The hazards are at least doubled in writing biography. Powerful myth making forces, positive and negative, surround the Maggie Walker story, not a few set in motion by herself. As an interdisciplinary faculty-student team made up of anthropologists, a sociologist, historians, and a divinity student, we tried to understand her from many perspectives, using the detailed approach of the ethnographic method and its retrospective twin, social history.

We were early convinced that this unusual woman could not be understood without understanding the interdependent relationships between her and an unusual community.[5] She so personified core community values that she became an icon in her own day, and has now come locally to represent an entire generation. Neither the term culture heroine nor charismatic leader, although accurate descriptions and suggestive of certain aspects of these relationships, seems adequate to comprehending her popularity. The more we learned about the numbers of talented, community oriented leaders and innovative organizations characteristic of African American Richmond and Virginia at this time, the more we pondered the social processes of iconography. For example, even given the gracious hyperbole of the time, the often quoted tribute to Maggie Walker made by the Governor of Virginia, E. Lee Trinkle, in 1924 seems extreme:

> If the State of Virginia had done no more, in fifty years, with the funds spent on the education of Negroes than educate Mrs. Walker, the State would have been amply repaid for its outlay and efforts.[6]

This is in sharp contrast to Maggie Walker's own speech on the First African Baptist Church Sunday School, which she ended by listing thirty-two distinguished graduatesÄa very few of a host, she emphasized.[7]

The ultimate irony of the icon creation process is that it took place in an atmosphere of cooperative endeavor and organization building. Her life from childhood had a strikingly dual quality, combining the personal and communal. For her generation, born at the close of the Civil War, the agenda was community building. This was a very self-conscious effort which flowed from

deeply held values and was only partially a reaction to history and rising segregation. Efforts were broadly based, led by an elite who managed to wrest a precarious middle class status from a hostile world. There was an explosion of institutional forms new to the black community: schools and colleges, banks, insurance companies, stores, study groups, service and civic action groups, women's clubs. Emancipation also brought the expansion, development, and tailoring of old forms, such as mutual benefit societies, into entrepreneurial and political groups which also provided effective power bases for their leaders. Richmond, Virginia was in the forefront of these activities, which were mirrored throughout the urban south and, a little differently, in the north.

Maggie Walker's activities as Secretary-Treasurer of the Independent Order of St. LukeÄbuilding the fraternal to over 100,000 members (including over 20,000 children) in twenty-three states developing the insurance program, organizing the bank, the newspaper, the department storeÄwere a summary or synthesis of community action, executed with many colleagues in a distinctive style and, importantly, with an unusually continuous success. Her organizational talents, her ability to learn from others running similar enterprises, her honesty, her span of oratorical skills, her ability to act on her passionate belief in business as the avenue of advancement for the African American community, and her equally passionate dedication to addressing the economic needs of women all combined to make her an outstanding leader. She was able to articulate and give back to the community a hopeful vision of themselves that most could respond to, whether or not they agreed with it.

In addition to Virginia, St. Luke was a very strong organization in the District of Columbia, Baltimore, Philadelphia; and New York and active in many other places. She traveled frequently and widely on fraternal business, building a national reputation. She was an officer or on the board of the National Association of Colored Women, the National Association for the Advancement of Colored People, the National Association of Wage Earners, and the National Negro Business League. No more a provincial figure than anyone else during a time when people remained geographically grounded even if they migrated, she was a secure part of a closely knit national African American leadership elite. Many of these leaders, particularly women, have dropped out of memory except in their local communities or among the descendants of migrants from their home area. It is hard, for instance, to find an African American within two generations of Richmond who does not know of Maggie Walker and the I.O.

of St. Luke. The fact that her fraternal organization was primarily a woman's organization may also have contributed to her national eclipse.[8]

There is, in addition, an ambivalent view of the importance of fraternals, particularly in terms of their business operations, often complicated by hostility toward ritualistic secret societies which for some groups was religiously based. Despite overwhelming evidence of their importance within the black community historically and to a lesser extent today, the view of fraternals is often embarrassed and trivializing. The mass nature of the organizations and their functions for socialization, leadership training, economic development, and community building for hundreds of thousands of African Americans made them key institutions. During her lifetime, Maggie Walker's icon status was based on what she could accomplish in business and civic action with her immense popularity as a fraternal leader. The continuation of the bank has preserved this status in Richmond, but the bank is local, having acquired its first branch in 1991. St. Luke membership peaked in 1925, declined during her last years, and fell precipitously after her death. The Order remained active until 1989. The house, as a National Historic Site, and an increasing flow of publications will, it is hoped, restore her to the national importance her life deserves.

Acknowledgments

This book has taken more than ten years, part-time with many interruptions, to research and write. In any project of prolonged gestation and complexity, an author acquires so much indebtedness to the help of others that only a small portion can be specifically acknowledged.

First and foremost, I am grateful for the support of the National Park Service. In order to collect the data necessary for the fullest possible interpretation of the Maggie L. Walker National Historic Site, the agency turned to Howard University.[1] As principal investigator of the projects, I, and several students, were afforded the opportunity for a great adventure. For this I cannot thank the agency enough.

In addition to financial support, the National Park Service, through their personnel in Richmond, made the Maggie L. Walker papers housed at the National Historic Site freely available for research. In the early days this was not easy. Before the house at 110 1/2 Leigh Street was renovated and opened to the public, books and papers were piled up in a warehouse and had not yet been catalogued. Conditions were a far cry from the current comfortable, orderly research room in the house, numbered files, and the luxury of a Xerox machine in the next room.

Throughout the years of work in Richmond, Park Ranger Celia J. Suggs has been of inestimable help. Two Superintendents of Richmond Battlefield Park (which includes the Walker site), Sylvester Putnam and Cynthia MacLeod, made crucial contributions. Chief Interpreter David Ruth, Hyman Schwartzman, and Park Ranger Jamie Wolfe have made the new material accessioned after the first wave of research had been completed efficiently available.

Librarians and archivists in over 30 institutions were unfailingly patient and helpful. With the marvelous growth of microfilm sharing of resources, collections (particularly of the black press) that came to us initially through interlibrary loan were later purchased by the Moorland-Spingarn Research

Center of Howard University. Friends, relatives, and colleagues contributed items on Maggie Walker that they came across.

Eight Howard students participated in the Walker projects. The three principal researchers were Kim Q. Boyd Leathers, who covered primarily Walker's personal life, St. Luke and other women's organizations; Gail Bowman, whose specialty was the church and the part religion played in Walker's life, and whose writeups of that material I have drawn on in Chapters 1 and 4, and Mark Mack, who did the bulk of the newspaper search. Cheryl Christmas, Zachary Clark, and Fitzroy Thomas made significant contributions. Denise Jones and Arnold Layne organized and computer indexed seemingly endless amounts of paper. As important as the research the students accomplished was, the education our work together and constant conversation provided me, the person in the end responsible for writing the book, was even more valuable. Their stories of parents and grandparents, organizations and communities, and especially our discussions of interpretation brought me closer to an understanding of Walker's world. To hear of a grandmother who had moved the staircase in her home to provide more room to hold St. Luke meetings was to begin to understand fraternalism.

Faculty colleagues, particularly anthropologist Beverlee Bruce and historian Lillian S. Williams, who served as co-investigators, helped more than they can know. The intellectual companionship I have shared with Lillian Williams as we both work on issues of African American women's history remains a joy. Another scholar to whom this book owes a very specific debt is historian Elsa Barkley Brown whose work on the Richmond black community and Maggie Walker's meaning in black history has been inspired.

The biography project's advisory council turned our quarterly meetings into absorbing seminars on various aspects of black history. Those who generously gave their time to the group and advised me personally were Arthur P. Davis, G. Franklin Edwards, Dean Lawrence Jones, Elinor Des Vernay Sinnette, and Janet Sims-Wood from Howard University; Daniel R. Perkins, Jr. from the Maggie L. Walker Historical Foundation in Richmond; Edward Bearss and John Bond from the National Park Service.

Other colleagues who deserve special mention shared an office with a big project, sustained me by discussion, read the manuscript, and did not lose faith as the years passed. My gratitude to Jane Philips and Arvilla Payne-Jackson. Femi Ajanaku helped in the final years and did wonders for my sense of humor. Alinda Somers edited a nearly final version of the manuscript. I would

also like to express my appreciation to mambers of various levels of the university administration who were of great assistance in the crises that inevitably arose.

Maggie Walker and Richmond are inextricably linked. To the many Richmond and former Richmond people who have talked with me over the years including members of the Maggie L. Walker Historical Foundation, some of her grandchildren, and people who knew or worked with her in her last years, I express my heartfelt appreciation. Some people interviewed wished to remain in the background, but of the others, I would like to thank particularly Arthur P. Davis, Walter Daniel, Daniel R. Perkins, Jr., and Alice McSweeney Gilliam.

Despite several requests, I did not receive permission to go through any of the old records of the Consolidated Bank and Trust pertinent to the early days of the St. Luke bank. The same is true of the manuscript records of the St. Luke Order. Although adamant on the subject of records, Mrs. Dorothy Turner, the last Executive Secretary of the Order, showed us many courtesies. When St. Luke closed down, some bulky records had to be destroyed, but others are safe in private hands. Much of the printed material went to the National Park Service collection, and thus became available.

My family has been wonderful, both generally and specifically. Both my children, Amanda M. Subbarao and Andrew W. Marlowe, did archival research on Walker while they were in college. My husband, David H. Marlowe, to whom I owe so much, provided loving encouragement and the kind tolerance authors so frequently need, and as always put his incredible store of general knowledge at my disposal. Since he is an anthropologist with a strong historic sense, he was an essential help to me in the transition from describing the culture and social structure of living people in the ethnographic present to doing the same kind of analysis from endless bits and pieces of paper. For the contents of this work, I take full responsibility.

ONE

Introduction: End and Beginning

Maggie Walker was a member of that remarkable first generation of southern African American leaders born during or just after the Civil War. They were a very special cohort. Those who were born in cities, or were among those who poured into the cities, consciously saw themselves as shapers of a community culture. The transition from slavery to freedom brought obvious cultural discontinuities, but significant continuities are equally apparent. Her life and accomplishments are more understandable after an introduction to a selected few of the events, institutions, and people that provided the background for her early life.

The past decade has seen an explosion of historical work on the period spanned by Walker's life. Studies of black communities, African American organizations, activities of black women, and biographies of individuals have shown that women were often prime movers in communal struggles against their world's harsh constraints.[1]

Those studies that include descriptions of antebellum southern black urban community life have described institutions of large size and striking vitality. Each city was different and differently integrated with its hinterland, but each can be seen as a particular expression of patterned forces. The work that has been done on Richmond makes it possible to sketch with some confidence the immediate community world into which Walker was born and the antecedents of those institutions that were important to her.[2]

The 1860 census recorded 14,275 blacks in Richmond, 38 percent of the total population of the city. Of these, 18 percent were free blacks and the rest slaves.[3] Virginia was second only to Maryland in the number of free blacks in the state, but following the Upper South pattern identified by Berlin, most of them were products of the Revolutionary War ideological wave of manumission and the vast majority of them lived in rural areas, forming what Berlin calls a free black peasantry.[4] While those who lived in cities had a variety of occupations, in Richmond only a third of the free black males were skilled laborers,

while in Charleston three-quarters were, reflecting the Lower South pattern of freeing individuals of special opportunity and skills who formed an economic elite.[5]

White hostility toward free blacks waxed and waned, but legislatively increased steadily from 1806, when the law requiring a freed slave to leave the state within twelve months was passed. This law, and others hedging the process of manumission, remained on the books until emancipation. Getting around the regulations meant that some blacks were *de jure* slaves, but *de facto* free. For instance, when free blacks bought family members, or when abolitionist whites, such as Quakers, bought slaves, they did not manumit them because of the exile law.[6] From 1830 to 1860, there were only 225 manumissions recorded in Richmond.[7]

In the nineteenth century, white anxiety to get rid of the anomalous free black category that threatened the clear black/white, master/slave division spawned various schemes for relocating free blacks to other areas of the country or the world. The best known of these movements, spearheaded by the American Colonization Society, founded in 1817, supported the movement of all free blacks to West Africa. Despite the appeal to some who thought a return to the motherland might bring escape from deteriorating conditions, the program did not recruit many from Virginia, even after the Virginia legislature allocated funds to cover the travel expenses.[8] Free blacks steadily lost civil rights. They were subject to stringent registration laws. Office holding, voting, and trial by jury were banned one by one, judicial whipping for offenses was instituted and, in 1831, following the Turner rebellion, education and preaching were forbidden. A decade later strict rules of religious assembly were imposed.[9] In other words, the status of the free African Virginian came progressively closer to that of a slave, although free blacks never lost the power to own property.[10]

If the position of the free black person in Richmond on the eve of the Civil War was different than the label suggests, the position of the urban slave also had features that belied that label. The Richmond economy had been thriving for decades, due to the Tredegar Iron Works, cotton mills, and the burgeoning chewing tobacco industry that traditionally used a black labor force. Industrial slavery, that is, the ownership of slaves by companies, had been supplemented by a hiring out system.[11] The availability of jobs and the correspondingly high rates offered for labor attracted many owners both within and outside Richmond to this system, which enabled them to receive a flat annual fee for a slave's labor. Contracts were negotiated every year during Christmas week.[12] By the 1850s, it became popular for the slave to "choose his master,"

that is, to negotiate his own contract and therefore exercise some control over working conditions.[13] Over and above the fee that went to the master, there were opportunities for earning personal money by such means as exceeding daily quotas or selling scrap tobacco.[14] Added to the negligible boarding allowance provided by the factory, this was often, as the company intended, sufficient to allow slaves to find room and board in the area of their choice rather than in barracks provided by the factory.[15] In some cases, enough money could be accumulated to buy freedom. Opportunities for community life were fostered by these circumstances.

Southern black community life did not spring into existence only after the Civil War. Despite the restrictive laws on assembly and preaching, the church was a central community institution in slavery times. The story of the First African Baptist Church, Maggie Walker's church, has been told and retold, but merits telling again here as a graphic illustration of the complex social structure of antebellum Richmond that provided a basis for the development of the black community after freedom.[16]

The First Baptist Church of Richmond was established in 1780. By 1800 it had 50 white and 150 black members.[17] The original church building was built in 1803 at College Street on the north side of Broad Street. Central to the history of the church today is that Lott Carey, a slave born in 1780, who was hired out as a laborer in Shockoe Tobacco Warehouse, joined First Baptist and was licensed to preach and later ordained there. With money he kept from selling tobacco scraps added to what he earned preaching, he bought his freedom and that of his two children. He learned to read and write, helped found the Richmond Missionary Society, and became interested in Africa. With a colleague and twenty-eight colonist families, he sailed to West Africa in 1821 to help establish the colony of Liberia. He was a founder and the first pastor of the First Baptist Church of what became Monrovia.[18]

In 1823 a group of 700 slave and free blacks petitioned the Virginia State Legislature for permission to establish an African Baptist Church in Richmond. This was too soon after the Denmark Vesey uprising of 1822 for the request to be granted.[19] By 1838 First Baptist had 350 white and 1,600 black members.[20] Under the pastor, Rev. Dr. Jeremiah Jeter, plans were formulated to separate into two congregations. The reasons given for this were that the disproportionate number of blacks had outgrown their seating accommodations (in the balcony); that blacks needed a great deal of instruction, which meant that the pastor could not meet their needs and preach in the style considered appealing to whites; and that the white congregation wanted a new building

but did not want the expense of building one big enough to accommodate everyone.[21]

There was considerable opposition to the plan to give African Americans their own congregation, but after much discussion it was decided to build a new church for whites a few blocks away and turn over the old church to the newly formed First African Baptist Church (FABC). The white church gave up part of the value of the building; white Richmond well-wishers, businessmen, and slave owners contributed $2,750; and the congregation raised $3,500.[22] The property title was conveyed to a biracial board of trustees in 1849. To comply with the law governing religious assembly, the pastor was white and services could only be held in daylight hours. On 17 October 1841, the whites moved to their new church, relieved of their "incubus," as FABC pastor Robert Ryland later wrote. After a new enrollment, the African American church had 940 members and 1,000 more "affiliated."[23] Integrated churches continued to exist in Virginia,[24] but from this time on the trend toward segregation accelerated. For instance, in Richmond, following the establishment of First African Baptist, Second African Baptist was founded in 1846, Third (called Ebenezer) hived from First with a thousand members in 1858, and Fourth was founded in 1859.[25]

FABC's constitution provided for a board of eighteen white male overseers from various Baptist churches in the city who were to choose the pastor subject to congregational approval, provide two representatives to be present at each meeting of the church, and have final jurisdiction in all disputed cases.[26] Ordinary business was handled by thirty elected deacons with the pastor officiating. The congregation could not vote on anything but the deacons. Each deacon was responsible for a neighborhood, as quarter elders are in West African towns. This compromise between usual Baptist congregational governance, where each church is sovereign, and the exigencies of race relations served as a model for other black churches.

Ryland, pastor of FABC from its founding until 1865, was also the President of Richmond College. He received $500 a year from FABC, which, he recorded, only once was not paid promptly.[27] He expressed great respect for his congregation and deacons. The finances of the church were handled in an exemplary manner. Business meetings were held one Sunday afternoon a month, and dealt with a variety of matters, including the exclusion of members for adultery, drinking, fighting, and the like.[28] He noted that services were orderly, the congregation well dressed and neat.[29] Ryland's sermons were reasoned rather than emotional, and he strongly opposed noisy forms of

worship.[30] His administrative style is illustrated by his order to lock the church gates forty-five minutes into the service for six months until the habit of coming late was broken.[31] He appreciated the singing of "old-fashioned spiritual songs" by the choir and congregation, and many white visitors were attracted to services.[32] A wood engraving of the interior of FABC appeared in Harper's Weekly in 1874.[33]

Ryland's response to the law against preaching was to encourage prayer. The members of FABC were said to be "mighty in prayer,"[34] and many prayers from the floor were the equivalent of sermons.[35] The story of Rev. Joseph Abrams illustrates how powerful a force that "prayer" could be socially. Abrams, born in 1791, was baptized into First Baptist and subsequently licensed to preach. Even after the restrictive law was passed, he continued to preach and was whipped for it. When First African was founded, he became a deacon and Ryland's chief assistant. He conducted funerals, preached in private homes, and prayed from the floor during services.[36] His enormous popularity throughout Virginia can be gauged by the fact that when he died in 1854, despite the lack of a death notice prior to the day of the funeral, reportedly 8,000 blacks assembled—some in fifty carriages—to give Abrams one of the largest funerals in Richmond history.[37] He was obviously considered the pastor of the largest Baptist church in the state. Ryland admitted that Abrams was "heard with far more interest than I was."[38]

FABC was frequently involved in controversy. Ryland was a great advocate of education for blacks, considering it essential to Christianity, but he stuck to the law and developed an oral catechism. He started a Sunday School, also oral, in 1860, that drew 400 scholars. Two years later the children were commended for having raised, by a year's worth of penny collections, a grand total of $44.58 for foreign missions.[39] The church continued to grow, reaching 3,000 congregants in 1855. Since this was considered too large, Ebenezer Baptist (3rd African) was founded.

The Sunday after the occupation of Richmond in April 1865, Northern black troops entered the church and demanded that Ryland resign, but the congregation voted to retain him, and services proceeded.[40] He did leave July 1 by what is always described as mutual agreement.

After the war, the importance of the churches as community centers expanded as they took on overt educational, political, and other functions. The front of FABC was the gathering place for crowds of African Americans hoping for employment.[41] In July 1865, Rev. G.S. Stockwell, a white abolitionist preacher and school teacher from the North, replaced Ryland.[42] The building

was deeded over to FABC in 1866, and, at long last, the same year the congregation was able to elect its first black pastor, Rev. James H. Holmes, who served until his death in 1900.[43] A brief sketch of his life will illustrate the evolution of one postwar Richmond leader who had a decisive influence on Walker.

Holmes was born a slave in 1826 in King and Queen County, Virginia, one of 16 children.[44] When he was nine years old, he was hired out to a tobacco farmer in Richmond. Seven years later he was baptized by Ryland and became a member of FABC. His marriage brought him into trouble, because his wife's parents escaped north via the underground railway and wrote back to their children. The letter miscarried, and somehow Holmes ended up jailed as a runaway and sold to the ultimate down river destination, New Orleans. There is no information about what happened to his wife and two children.

While he was working on the levee, there was an explosion on a steamer next to him which killed several people and blew him, severely injured, into the water. He carried scars on his forehead for life, and was unable to continue hard physical labor because of damage to his arm. Perhaps not coincidentally, in the same year he joined the Second Baptist Church of New Orleans and was shortly elected a deacon. He married the next year. He was sold again to the man who owned his wife, who brought them to Richmond in 1852. Holmes worked in a grocery store on Main Street. He rejoined his old church and became a deacon. After his wife died, Holmes bought himself in 1862 for $1,800 Confederate dollars. The next year he remarried.

When Ryland resigned, Holmes was asked to be one of the pulpit committee, and subsequently clerk of the church. This indicates that somewhere in this saga he had become literate. In 1866, he was chosen assistant pastor to Stockwell and the following year was elected pastor and ordained with the understanding that he would get a theological education. This he did, starting in the embryonic institution housed in a former jail which ultimately became Richmond Theological Seminary.[45]

Such was the background of the pastor who had an enormous influence on Maggie Walker. Years later she said of him that he "made up for what he lacked in scholarly ability [and] theological training by a broad heart, manly character, and Christian love that has not yet been exceeded by any man who has yet graced this pulpit."[46] Holmes was active in the cause of self-determined black education and served as an officer of at least five fraternal organizations including St. Luke in the 1870s.[47]

Of the new institutions proliferating to serve the freedmen, three have particular importance to this story: the Freedmen's Savings Bank, the public school system, and fraternal associations. The failure of the first generated shock waves that affected Walker's enterprises many years later, and the power of the latter two shaped the community in which she lived as surely as did the church.

Chartered by Congress in 1865 in the District of Columbia, the Freedman's Savings Bank was founded with the express purpose of "encouraging thrift among newly emancipated Negroes."[48] The Richmond branch, one of the first of many throughout the urban south, opened in mid-October 1865.[49] The first deposits were from discharged soldiers, and many were accompanied by messages left for family members. There were often instructions with accounts designating kin who could have access to the money in time of need.[50] Each branch had a Northern white cashier and an advisory board of African Americans. Richmond's board included Rev. Holmes, Rev. Gwathney, and Peter Woolfolk, the city's first black teacher.[51]

Heroic efforts were made to attract depositors. Leaders of churches and societies emphasized the idea of savings as the road to real freedom, and every little bit that individuals and groups had was solicited for Freedman's.[52] With this sort of backing, it is not surprising that the bank's assets grew steadily. By the end of 1872, the Richmond Branch had $162,000 in 3,400 accounts.[53] Unfortunately, the money was not used for African American community development at the local level, but was sent back to Washington.[54] The original stricture that the bank's investments be confined to government securities was lifted in 1870; investments in wildcat stocks, mortgages on worthless property, and unsecured loans to whites quickly drove the bank under.[55] A last ditch effort to save Freedman's was made by putting Frederick Douglass in charge, but there was nothing he could do. The bank closed in 1874, having betrayed in the most scandalous way the aspirations of a people.

If depositors got anything, and most did not know how to make claims, it was a small proportion of their accounts. Because people had mistakenly believed the bank's safety was guaranteed in some way by the government, they were doubly disillusioned.[56] Efforts went on for years to get compensation from Congress, but none was ever forthcoming.[57] While Freedman's was not a black bank in terms of management, the two major messages the African American community absorbed was that to aggregate black funds was to become vulnerable and to trust any leader urging them to deposit money in a particular bank

was dangerous. The vast majority, if they trusted banks at all, kept their money in white banks even when there were alternatives later. In addition to the financial loss, it would be hard to exaggerate the psychological impact of the Freedman's failure, particularly since the community's leaders were the ones who had been instrumental in aggressively recommending the bank. As one commentator noted, "It served as a great setback for Negro financial energy."[58] At the time, Walker was in grade school, and neither she nor her parents had accounts there, but St. Luke councils did, as did her future husband and his siblings.[59]

The public school system of Richmond was a postwar invention for both whites and blacks. African American educational opportunities exploded. Right behind the Union Army came the school teachers, called Yankee schoolmarms, since they were almost all women.[60] They were paid by northern missionary societies and administered by the Freedman's Bureau, which was also responsible for finding school buildings.[61] Because the women, who in Richmond were white, were ostracized by local white society, they lived and socialized with the black community.[62] For the Bureau, the general Superintendent of Education was John Alvord, while, based in Richmond, the Superintendent of Education for Virginia was Captain Ralza Morse Manly. Captain (also Reverend) Manly committed to the community, remaining twenty years, long after most other northerners had left. His service to the city school system included being on the initial Board and two periods as the principal of the Normal School.[63]

The early schools were in the churches, but Manly set about acquiring property. Although Richmond had some free elementary schools for white children, called ward schools, it did not have a fully developed state public education system.[64] There was ambivalence about creating such a system for anyone, and still deeper misgiving about systematically educating African Americans.[65] The Richmond City Council, in response to a citizens' petition, established public schools in 1869, specifying in the same ordinance that they were to be segregated.[66] When Virginia was readmitted to the Union in 1870, the new Constitution mandated statewide public schools. Segregation was not mentioned, but it was legislated shortly thereafter.[67] The Richmond School Board did not take over the schools from the Freedman's Bureau all at once, but acquired the property little by little, renting it in the meantime. They did pay half the teachers' salaries, but they replaced all but one of the Yankee women with local women by the simple expedient of requiring all teachers to be permanent residents of Richmond.[68] Mary Elizabeth (Lizzie)

Knowles was the Yankee schoolmarm who remained and strongly influenced Maggie Walker.

Outside of the regular school system, members of the black community ran all kinds of night schools, doing a burgeoning business in teaching literacy to adults. Visitors remarked on the thirst for knowledge shown. The African American schools early had far more children who wished to attend than could be accommodated. Annual reports noted the numbers turned away on opening day. Nevertheless commentators agree that the early Richmond system, despite gross inadequacies, particularly in physical plant, was the best for African Americans in the urban south. By measures of black/white differences in teachers' salaries, pupil-teacher ratios, citywide examination grades, comparative curriculum, and numbers graduating from high school, Richmond had the best and most racially even system between 1869 and 1890 (a time that brackets the years Walker was student and teacher) of the five cities Rabinowitz studied.[69]

This is not to say that conditions were considered in any way satisfactory by the community. An organized effort to get black teachers for black children was the main reason for the establishment of the Virginia Educational and Historical Association in 1875. Made up of what contemporary commentators call "middle-class activists"—primarily ministers (including Holmes) and teachers (including teacher-editor Peter Woolfolk)—they functioned to publicize the issue and organize communities to lobby effectively.[70] Although Maggie Walker was in elementary school at the time, this issue was later to have an important intersection with her life. The movement stands as a symbol of the desire for community self-determination and independence.[71]

In addition to the city school system, other educational institutions were developing in Richmond. There were some black-run private day schools.[72] The Richmond Theological Seminary, begun in Lumpkin Jail in 1865, funded by the American Baptist Home Missionary Society, evolved through the Richmond Institute, which combined with Wayland Seminary, into Virginia Union University, one of the most influential of the African American universities during Maggie Walker's lifetime. Much later, in 1882, a woman's counterpart, Hartshorn College, was founded. This was closely affiliated with Union and merged with it completely in 1928.[73] Walker served on the Board of Trustees of both institutions. The faculty members were an important part of the Richmond black elite.

In addition to the church and educational institutions, the other outstanding feature of the postbellum social organization of the black community was

the proliferation of mutual aid societies. If ever a time, place, and people illustrated Little's thesis of the usefulness of voluntary associations for diffusing knowledge, providing experience in new roles, and generally facilitating adaptation in rapidly changing circumstances, African American Richmond did.[74] There were unions, labor clubs, and business associations; agricultural societies; literary societies; political clubs; social clubs; and secret benevolent societies.[75]

The end of slavery unleashed an urban influx. Between 1860 and 1870 the white population of the city grew 18 percent while the black population grew 62 percent.[76] Since there is no reason to believe that the census was any better then at counting those at the bottom of society than it is today, the growth rate was probably much higher. Societies supplemented churches as crucial integrative forces that provided avenues for extending the impressive level of organization developed by the urban African American community during slavery to include vast numbers of newcomers.

To illustrate the amount of organization already in place to deal with postwar problems, O'Brien began his history of the social organization of antebellum African American Richmond with a description of a meeting which drew 3,000, held in FABC in June 1865 to protest the brutalities being perpetrated in an effort to keep blacks out of the city, and to demand legal equality:

> . . . the meeting approved a protest memorial and selected seven representatives to present it to the President of the United States. The delegation, which included a representative from each of the five African churches and was financed by collections in the churches, had an audience with President Andrew Johnson, who promised assistance. By the time the delegates returned and reported back to their constituents the pass and curfew laws had been repealed, the civilian government removed, and the offending army officers replaced.[77]

In addition to the churches, the secret benevolent societies, which often originated in a church, throve. These were organizations with the express purpose of caring for the sick and burying the dead. Under the laws of assembly governing antebellum life, the very fact of their existence had had to be kept secret. One commentator, writing in 1905, estimated that seventy-five years previously every sizable city in Virginia had organizations of this type. In many, members were identified only by number. Secretaries had to be literate. They kept the record book under a bed cover in some appointed meeting place and

people dropped in casually to make their payments. The association presidents were people who could come and go freely and thus could communicate with members. When a death occurred, all the members applied for permits to attend the funeral. They had to remain very circumspect and did not form a line of march until they were far enough away from the church to escape notice.[78]

In the north, full-fledged fraternal associations, such as the Prince Hall Masons, had been popular for almost a hundred years.[79] After the Civil War, the clandestine Virginia benevolent societies "surfaced," as O'Brien puts it, and multiplied.[80] While the numbers of societies was impressive in Richmond—somewhere around 400 in 1873—equally impressive is the way in which some "took off" in membership numbers, spread throughout the state and beyond, and diversified their functions by undertaking relief and social service projects.[81] Those that were African American counterparts of European American fraternals, called "mainline fraternals" (the Masons, Odd Fellows, and Knights of Pythias), provided immediate connections nationally.

The communication function of fraternals is often overlooked. It has never been better put than by Rev. J.A. Brey in 1902:

> These secret and benevolent societies are great ducts or avenues crossing each other, honeycombing the mass of the race, and ramifying the race structure so that any directed influence may reach every atom of race composition in however remote a corner.[82]

Ratchleff's description of the way family, secret societies, churches, and work associations wove the community together directly following the war is painstakingly constructed from church records (that record membership transfers when people entered or left the city), Freedmen's Bank records that list society officers, *City Directories* that give occupation, address, and information on societies, and the manuscriptEccles Cuthbert census. He is able to give organizational career histories for several individuals that emphasize the importance of multiple secret society membership and mobility through the ranks of officers.

One of these secret mutual aid societies was St. Luke, the organization to which Walker devoted her professional life. The Grand United Order of St. Luke was founded in 1867 in the Bethel African Methodist Episcopal (AME) Church of Baltimore by Mary Prout.[83] She is described as someone who was active in antebellum "racial uplift," and who founded the first home for the black aged.[84] Originally, the St. Luke Order was British. One origin story is

that two English women came to Baltimore to give ex-slave women "the secrets and principles" of this woman's benevolent society.[85] Another origin story accounts for the early inclusion of men:

> It is thought by some,[sic] that Miss Prout (the founder of this great Organization[)] prayed and waited for the spirit to reveal to her the way that God would have her organize. To have kept men out of this Order would not have been sufficient proof to let them know and see, "That the hand that rocks the cradle, is the hand that is greatly assisting in the ruling of the world."[86]

Prout spread the Order into Virginia where it prospered and included men.

The church and the fraternal association had roots in the old order but were transformed by new circumstances. The school system was new. Also new was the brief African American experience with electoral politics between Reconstruction and disfranchisement. Wynes and others have persuasively argued that Woodward's influential thesis that there was a golden age for blacks after Reconstruction that lasted until the beginning of the twentieth century does not hold for Virginia where *de facto* segregation and exclusion were the steady social rule.[87] Despite the fact that black men received the vote in 1866 and were briefly in the majority because of the ban on Confederate veteran voting, no African Americans were elected to the Richmond City Council until 1871, a year after Virginia rejoined the union.[88] From then until 1896, thirty-three men served.[89] The most potent reason why African Americans achieved representation in 1871 is that the Redeemers (Democrats), always fearful of black numbers and influence, created a new ward by combining the northern sections of the existing wards into one that was 79 percent black in 1890.[90] This was the famous Jackson Ward that, although it was gerrymandered out of existence in 1903 following disfranchisement, gave an enduring name to the heart of the city's African American community.[91]

The Republicans ran complete tickets in Jackson Ward and won all but one election. Despite Democratic efforts to block black voting, voter turnout was large until 1876 when a law was passed declaring anyone convicted of petty larceny ineligible to vote. Many of those who ran for the common council or the Board of Aldermen were people who figured prominently in Maggie Walker's life: Peter Woolfolk, Joseph Crump, Giles Jackson, Richard Forrester, E.W. Randolph, James Hayes, John Mitchell, Dr. Robert Jones.

Although black councilmen in the 1870s were able to do some modest good for their constituents, it was not until the end of that decade that a real opportunity came. As Maggie Walker matured, a new atmosphere for politi-

cal activism swept African American Richmond. The Readjuster/Knights of Labor era provided a vision of community political power that was compelling. Since there is little specific information about her personal connection to these events, which occurred as she finished high school, a brief summary is presented here.

In 1879, the ongoing debate over how to pay the prewar state debt caused a split in the Democratic Party. The Funders wanted to discharge the whole debt as gentlemen should, while the Readjusters, a party founded by William Mahone, argued that the debt should be substantially forgiven, since the poor and blacks could not possibly pay the taxes that would be necessary.[92] In order to gain the swing Republican vote, Readjusters courted the African American community with a series of promises. Although they did not win in the city, they did in the state, electing a majority of the legislature. Blacks won 12 seats in the House of Delegates and two in the State Senate.[93] Two years later a Readjuster Governor was elected. Leery at first of this cooperation with whites, more and more African Americans used their influence for the Readjusters.

In the very brief period of time the Readjusters were in power, they made good on several of their promises. The whipping post was abolished, the poll tax for voting was eliminated, the Negro Asylum for the Insane and the Virginia Normal and Collegiate Institute were founded, and the Governor appointed two blacks to the Board of Education in Richmond.[94] This climate resulted in a large increase in teaching positions for blacks in the city school system as well as one glorious year, the first year Maggie Walker taught, with black principals.[95] The era had a decisive impact on Maggie Walker's life.

Mahone's Readjusters (allied by this time with the Republicans) were decisively defeated in 1884 on the basis that they had sold out to blacks, a strong description for a modest increase in patronage jobs and the few reforms mentioned. For Richmond's African Americans the Readjuster climate was the spurt of a candle flame of political hope before it was extinguished. After the collapse of Mahone's party, the number of black voters declined precipitously, because more and more constraint and harassment surrounded voting.[96] Municipal council elections continued to be hotly contested, but no one thought much would come of them.

Maggie Walker's maternal grandparents, Frederick and Margaret, called Peggy (sometimes spelled Peggie) Draper were from Powhatan County, directly west of Richmond, where their children were born.[97] The first record of a member of the family in Richmond was generated on 4 July 1866, when her

mother's sister, Sarah Ann Draper, age thirty-two, married a baker, Washington Turner, age twenty-five, who came from Fredericksburg.[98] Marriage registers did not record the occupation of the woman, but in later years Sarah Turner was a domestic servant.[99] She spent at least her last two years in the Walker home where she died in November 1911.[100]

Elizabeth Draper, Maggie Walker's mother, several years younger than Sarah, also came to Richmond and worked in the kitchen of Elizabeth Van Lew's mansion, but there is no information on the exact date. Other members of the family moved to the city as time went on. Two younger brothers, Frederick and Edward, laborers, lived with Elizabeth's family in College Alley for a few years after she was widowed.[101] Drapers abound in the city directories, but it is not known which of them were related to Walker. Another of Elizabeth's brothers, John W., was buried in the Walker plot in 1925 under a stone inscribed "My Uncle."[102] Clearly she remained very involved with her maternal relatives, naturally enough, since she and her mother always lived together.

The story of Elizabeth Van Lew's career as a Union spy is one of the most dramatic of Civil War Richmond, and Maggie Walker's birth into the Van Lew household where her mother worked makes that story part of her own. The Van Lew mansion, originally built in 1804, fronted on Grace Street between 23rd and 24th. It was a showplace of Richmond, with gardens covering a full city block, sloping down to the James River.[103] Old John Van Lew, Elizabeth's father, had come from Long Island and made his fortune in the hardware business of Van Lew & Taylor. Educated in the north, Elizabeth was against slavery and for the Union. She was a woman of great energy, with a reputation for nervousness, which she enhanced so effectively she was called "Crazy Bet" and many of her activities ignored. During the war, because of her social position, she received special permission to visit and carry food and books to Union prisoners held in Libby Prison, several of whom she allegedly helped to escape. She placed Mary Bowser, a black woman she had sent north to be educated, as a servant in Jefferson Davis's house. She smuggled the collected information through the lines, often using her other servants. There are references to a secret room and an underground tunnel. It is said that flowers picked in the Van Lew garden in the morning were on Grant's table by evening. Although she was an important part of the Richmond underground, Confederate officials, who must have known of her activities, did surprisingly little to stop her.[104]

As soon as he was inaugurated, Grant appointed her postmistress of Richmond, an office she held throughout his eight-year administration. She then spent a few years in Washington working for the Post Office, but was not successful and returned to Richmond in 1880. By this time her mother was dead, her widowed brother had remarried and moved elsewhere, and one of her two nieces brought up in the house had married. She lived the rest of her life with her other niece, Eliza, who predeceased her by a few months.[105] She had little money left and was partially supported by northern admirers until her death in 1900. It is always said that from the war onwards she was ostracized by Richmond society, although a few people continued to visit her and her isolation is probably exaggerated. [106] An obituary notes that she was shunned "more on account of her negroism than because of her war record."[107]

This would have been a fascinating household to work for during or directly after the war. Unfortunately, the details of household management are not available. There are records which show that Elizabeth Van Lew both hired and bought slave women, the latter as late as 1863.[108] In her diaries she does not refer to servants by name.[109] She is associated with an effort to establish a library for blacks in the 1870s, but there is no record of her personal relationships with individuals, although she worked with many in the post office. For several years after the war, the route of the African American community's parade commemorating the fall of marched past her house.[110] Maggie Walker does not mention her, other than to identify the house as her birthplace.[111] The full story of Elizabeth Van Lew is far from told.

After Elizabeth's death, the Van Lew property was sold several times before the mansion was torn down and the grounds became the site for the new Bellevue School in 1912. The destruction of both the house and gardens are periodically regretted today, particularly the loss of the hundred-year-old box hedges that were a prominent feature of the famous walkways.[112] Maggie Walker's birth is commemorated within the school, and her story is overtaking the Elizabeth Van Lew saga. A genealogical source on the Van Lews, prepared in 1950, includes a last paragraph in the account of Elizabeth which notes that Maggie Walker, "a widely known Negro citizen of Richmond, and having the distinction of being the only Negro woman in this country to be president of a bank, and her parents were servants in the Van Lew family many years ago." Thus do traditions feed each other.[113]

Eccles Cuthbert, Maggie Walker's natural father, was a well-known and colorful Richmond figure for many years. Usually called Max, he was once

described as the Beau Brummell of the newspaper fraternity.[114] Although it is clear that he was an Irishman with a pronounced brogue, described by one youthful admirer as having a fine physique and long beard, where he came from and when his Southern life began is not clear.[115] Whether he was in the city during the war or why he was there just afterward is not known. Described as a writer by Maggie Walker, his affiliation with a newspaper, if any, is also not known for this time period.[116] The earliest documentation found of his presence in the city is a room registration at the Ballard House on 22 March 1869.[117] It is not until 1881 that Cuthbert appears in the city directories. From then until 1889, he is listed as a correspondent for the *New York Herald*, living at the Exchange Hotel.[118] E. R. Chesterman noted:

> There is a gentleman on the *Dispatch* who has a national reputation. It is Eccles Cuthbert, for twenty odd years connected with the New York *Herald* when it meant something to be a *Herald* correspondent, he was in charge of the southern agency for the great paper, and such was the efficiency of his work, that great events happening at our very doors, fanned [found?] their way into the *Herald* before they were heard of by our own paper.[119]

This was the heyday of the *Herald* under James Gordon Bennett, Jr., when it had the largest circulation of any paper in the country, reaching a peak of 190,500 in 1885.[120] It was a daily of fifteen to twenty pages. Besides city and state news, it covered regions of the U.S. and foreign countries. None of the numerous regular and special correspondents who wrote for it were, unfortunately, identified by name. It is famed for its Civil War coverage under the senior Bennett. Managing to be pro-slavery and pro-Union, it sent sixty-three correspondents into the field.[121] An intriguing note is that at the beginning of the war, there were attempts to hang the *Herald* correspondent in Richmond.[122] The Southern desk was founded at that time and proved invaluable for collecting and sending Confederate papers to New York.[123]

Beginning in 1890 or 1891, Cuthbert became news editor for the *Richmond Dispatch*, owned by his fellow Irishmen, the Cowardin family.[124] He, of course, knew all the newspapermen, since they all used the *Dispatch* office as a general meeting place. James A. Cowardin had founded the paper in 1850 and at this time his son, Colonel Charles O'B. Cowardin, was owner and editor-in-chief.[125] Cuthbert still boarded at the Exchange Hotel. He remained at that job until 1895 when he is again listed as a correspondent.[126] In that year, he applied for a job on the *Richmond Times*, edited by Joseph Bryan, who answered him:

> I felt an interest in answering favorably, but as I saw nothing, I delayed until this. I am sorry to say I see no opening on the *Times* for you. Should occasion arise [?] to use your great experience, I shall be glad to do so.[127]

Shortly thereafter he moved to Washington where he lived at 315 C Street NW, a boarding house owned by Mary S. Carter.[128] He listed himself as a reporter in Washington and the Washington correspondent for the *Dispatch* in Richmond. One *Dispatch* reporter reminisced about how when he was young, he had a terrible time taking down Cuthbert's nightly stories telephoned from Washington because of his accent.[129] In the late '90s in both Richmond and Washington a new company appeared, E.B. Cuthbert & Co., bankers and stockbrokers at 1301 Main and 1343 (the next year 1216) F NW in the respective cities.[130] Whatever this venture, which may or may not have had some connection to Eccles, it lasted only two years. The final listing for Cuthbert as a correspondent is in the *Washington City Directory* for 1899.[131]

Socially defined blacks who had white fathers were not unusual. Virginia is noted for the support white fathers gave their natural children, which included leaving property to them.[132] It is not known whether Cuthbert publicly acknowledged Maggie Walker, but two stories indicate that he had some sense of responsibilityÄone that he offered to send her to a school in Baltimore to be brought up, and the other that he gave her a dress when she graduated from high school which her mother promptly threw into the stove.[133] The way the black community publicly dealt with the issue varied in different time periods. In 1890, while her father was still in Richmond, Maggie and Armstead Walker used Eccles as their firstborn's second name (spelled variously with one or two "c"s). Wendell Dabney's biography, published in 1927, designated her stepfather, William Mitchell, was her father, as do many other sources following Dabney.[134] In the same year and the two subsequent years, her listing in *Who's Who in Colored America*, presumably based on material she sent them, described her as the daughter of Eccles Cuthbert and Elizabeth (Mitchell) Githbert, a mistake which evolved through Guthbert, before the last edition got the name correct.[135]

Such parentage can best be described as a potentially sensitive open secret, subject to the complex choreography of southern race relations. Modern scholars note Cuthbert as her father, with no implication of marriage to Elizabeth Mitchell, using the currently acceptable phrase "according to family tradition."[136] While there are undoubtedly further not yet known connections between both Elizabeth Van Lew and Eccles Cuthbert and the Maggie Walker

story, there is currently not enough information to say more about the part either one played in her life.

TWO

Preparation

There is no official record of Maggie Walker's birth. In all the biographical material she supplied to others after she was well known, she gave her birthdate as 15 July 1867. While there is no reason to doubt the month and day, which is still the preferred date to celebrate her life in Richmond, as it was among the St. Luke family during her lifetime, the year is problematic. Several censuses give ages that imply an 1864 or 1865 birth date and the 1900 census specifies July 1865.[1] In a reminiscing diary passage, she herself wrote that she was four years old when her mother married, which was in May 1868.[2] She also wrote, "I was born *in* or *at* the Van Lew's mansion—twenty-third and Grace Sts. My father was a writer, who was writing and making history directly after the close of war 1865."[3]

Another persuasive reason to believe that she was born before she claimed she was is that she became a teacher the fall following her Normal School graduation in 1883, when, had she been born in 1867, she would have just become 16. The school board rule required teachers to be 18. Memoirs of her contemporaries describe young graduates having to wait a year or two, often working in menial occupations, before they qualified as teachers.[4] Presumably school records would have placed her age fairly accurately when she started first grade. Psychologically, it is consistent with everything known about Maggie Walker to suggest that she nudged her birthdate into congruence with the 1867 founding date of the Independent Order of St. Luke—the organization with which she became so completely identified. Since the two- or three-year age difference becomes negligible, all the ages referred to in this account are based on the conventional birth date of 1867.[5]

In all events, Elizabeth Draper's daughter was named Maggie Lena. The name Maggie was a popular one in Richmond, and although sometimes a diminutive for Margaret, could also be a variant that stood alone. She may have been named after her maternal grandmother Margaret. Gutman's study of southern African American naming patterns showed that at this time in black

culture sons were frequently named after fathers, but not daughters after mothers. Instead girls were given a grandmother's name or that of a collateral relative.[6] No provenance for Lena has been discovered which supports Dabney's explanation that her given names were a southern pronunciation of Magdalene, and that she had been named for Mary Magdalene, the reformed prostitute whom Jesus forgave and who became one of His most devoted followers.[7] She obviously encouraged this view, since when, in the late 1880s a new St. Luke Council decided to name their group in honor of her, they called it Magdalena Council. The change of the final e to an a made the resemblance to Maggie Lena more striking.[8]

Elizabeth Draper was young when Maggie Lena was born, just how young is not known. Given all the various birth dates for them both, the oldest she could have been was nineteen and the youngest fourteen.[9] At a moment of triumph, Walker described in her diary her "humble birth, my mother, an ignorant girl, who brought me into live [sic], her early struggle to hide *me*, her gain in courage to acknowledge me as her own, when my father wanted to take me from her, and place me in a Catholic school in Baltimore."[10] She describes her mother as a "girl helping the cook."[11] Although Elizabeth Draper's situation was not unusual, it was difficult, and a marriage offer from William Mitchell, a butler in the Van Lew house, whose own mother had been in a similar situation, must have been very welcome.[12]

Neither Elizabeth nor William Mitchell appear as resident servants in the Van Lew household in the 1860 or 1870 census, although servants are listed, nor were they enumerated as a separate household in 1870.[13] Rev. Holmes married the couple in First African Baptist Church on 27 May 1868. The groom gave his age as thirty and the bride as twenty, although other evidence indicates that both were a couple of years younger.[14] Biographical sources consistently state that the couple moved to their home in College Alley just off Broad Street behind the Medical College of Virginia immediately after their marriage since it was convenient to Mitchell's new job as a waiter at the St. Charles Hotel. Had it been a street, "Maggie Mitchell's Alley," as Dabney says it was called in his youth, would have been 13th St.[15]

Neighborhoods were not segregated then, and alley dwellings assured a mixture of socioeconomic groups within an area. College Alley, one block long, had just two houses and no amenities, but nonetheless was a stimulating place to grow up. Not only was the FABC was right next door, with its concerts, festivals, revivals, political meetings, marriages, and funerals, but the Capitol was across the street, with the rest of the activity of Broad Street just

steps away, including parades, fights, marching bands, and traffic of all kinds. The Richmond, Petersburg, and Potomac railroad ran down the middle of Broad Street, giving intimations of a wider world.

There were many public events for all to watch. The circus lot was a nearby source of excitement. Once a young Maggie went with friends to Robinson's circus and saw expert aerialists and the famous Black Bareback Rider, Lewis, who dazzled everybody jumping on and off his running elk.[16] Another story is told of how angry Elizabeth Mitchell got when Maggie sneaked off with her brother to watch the circus set up.[17] Throughout her life, Walker revelled in spectacle of all kinds, both enjoying theater and creating it. Circuses were special; fraternal organizations and militias were the major purveyors of public spectacle in her childhood, staging elaborate parades and celebrations of events such as Emancipation Day.

The center of city activity was still in this eastern section of town where the great hotels flourished.[18] Built in the 1840s, the four-story St. Charles was the most prominent hotel in the city until the Exchange Hotel and Ballard House, twin hotels across the street from each other, connected by an elevated walkway, overtook it.[19] Whether or not Mitchell became head waiter at the St. Charles, as biographical sources claim, or was just a waiter, the job was a choice one. All that is said of him is that he was "popular as well as capable" and that Maggie was his favorite child.[20]

The Mitchell's own child, John B., called Johnnie, was born in 1870.[21] The family had only six years together. Mitchell disappeared in February 1876, and after an intensive five-day search his body was recovered from the James River. The accounts Maggie Walker provided her biographers assume that he was murdered, probably while being robbed.[22] On the other hand, the Coroner's Report specified suicide by drowning.[23] No one was ever prosecuted for the murder, if indeed that is what it was.[24]

Whatever the circumstances, such a sudden, violent death must have been a terrible shock to the family. The economic base of the household was drastically altered. Since Elizabeth Mitchell does not appear in the 1870 census, and does not have a separate listing in the city directories, we cannot know for sure if she worked during her short marriage. A waiter's job in a luxury hotel brought an income unusually high for black males because of the tips, but the amount should not be exaggerated. It also brought special temptations to spending, although nothing is known of Mitchell's habits. While some members of the black community at this time thought that women should be purely homemakers if they could, most ignored this pressure for status out of neces-

sity and sometimes preference.[25] As Gutman, Goldin, and James have pointed out, it was predominantly single women without children who "worked out" as domestic servants. If possible, women with children chose work they could do at home.[26]

As a widow, Elizabeth Mitchell worked as a laundress, the most popular of these occupations. This home industry was suitable for the mother of young children who, not incidentally, could become of help at an early age. A laundress had a regular set of clients from whom she collected clothes, usually on Monday, that were washed and ironed at home, and delivered back to the family, usually on Saturday. The work was arduous, since the water had to be fetched and the clothes boiled, scrubbed, rinsed, wrung, hung, starched, and ironed. Remuneration was low, just a few dollars a week that had to cover soap, starch, and fuel before the family could eat.[27] In Richmond, this was a woman's profession until the advent of commercial laundries—all of the 784 people listed as launderers and laundresses in the 1870 census were women.[28] Jones also places laundry at the top of what she calls the racial exclusion scale, above domestic service, as the occupation most completely dominated by black women in the urban South.[29] Despite the disadvantages, recent commentators have emphasized the advantages of independence from white supervision and ability to manage time in conjunction with home tasks that being a laundress provided.[30] Brown, based on Richmond interviews, has made a convincing case for the fact that laundering was often a cooperative venture of a group of women who rotated between houses. They spent a lot of time discussing community problems and how to organize to solve them. She sees this atmosphere as a crucial part of Walker's education.[31]

The major public symbol of the occupation lay in the method women used to carry the laundry, in a basket, usually on the head. Children, particularly girls, were the usual transporters. As Maggie Walker was to say, "I was not born with a silver spoon in my mouth, but with a laundry basket practically on my head."[32] This image was essential to her presentation of self in later years, as her charter of "rags" origin. The African American community leader Mary Church Terrell, herself from an unusually privileged background, wrote, "When one sees Mrs. Walker sitting in a solid mahogany chair in her bank, it is hard to visualize her as the daughter of a washerwoman carrying clothes which she and her mother had laundered to the aristocracy of the capital of the Confederacy."[33] It is said that a long-term interest in efficient laundering motivated the large, elaborate laundry room that can be seen in the Maggie Walker house today.[34] In all that follows, it may be assumed that fetching wa-

ter, washing, starching, drying, ironing, folding, and transporting clothes were never far away, nor was the care of her younger brother.

Elizabeth Mitchell worked hard and, in addition to her own children, provided a home to various relatives, who undoubtedly contributed something financially to the household. Shortly after William Mitchell's death, her twenty-year-old brother Frederick Draper, a laborer, came to live with her and the children.[35] He stayed two or three years; and his younger brother Edward, called "little Ed," also a laborer, who was a few years older than Maggie, joined them for at least long enough to be enumerated in the census.[36] Extended families and temporary coalitions of relatives and boarders were very common, as they characteristically are under depressed economic circumstances and times of rapid urbanization. There is considerable evidence that complex households were positively valued in the black community at this time.[37] From now on Maggie Mitchell's home life included a variety of relatives, certainly more than the census caught in its snapshots.

There were undoubtedly times when she enjoyed getting away from home to go to school. When she started first grade, probably in mid-October 1872, she went down the hill to the Old Lancasterian School.[38] This awkward name referred to the fact that the building had housed a primary school for whites which followed the principles of John Lancaster, an English Quaker visionary who claimed to have a method to teach literacy to the poor in three months.[39] The school, which has been called the first public school in Richmond because it accepted free as well as tuition-paying students, ran for over fifty years until the trustees transferred the building to the city's newly formed school board in 1870. It was renovated and opened as a primary school for African Americans in 1871. It had three large rooms on the first floor and three on the second.[40] Dabney's description, as others, dwells on the fascination of the school's location across the street from the jail.[41] Although it was officially named Valley School from the time it became part of the city system, the hallowed old Lancasterian name has stuck to this day.

There was such an overwhelming demand for education that far more students applied than there was room for. Valley School was continually enlarged and remodeled. A basement room was added in 1873 and a full wing the next year. In 1874 it had thirteen schools, as classes were called.[42] The teachers were southern white women.[43]

The curriculum was the same for all of Richmond's public school children in the primary and grammar grades. The reading material was the Bible and McGuffey Readers; arithmetic included mental arithmetic; geography was

emphasized with a basic text and one on map drawing; there were grammar books and spellers and Goodrich's *History of the United States*. Since Maggie Mitchell entered school in the uncertain years of the public system, her experience was shaped by what must have seemed like constantly changing expectations. The system was established as a thirteen-year course with six primary, four grammar, and three high school grades.[44] In the fall of 1876, a new superintendent oversaw the reduction of the number of primary grades to five and the next year eliminated another primary and one grammar grade, reducing the total course to ten years in a four-three-three sequence. Pressure to further compress public education into eight grades was not successful.[45] The effect of a changing system on an individual student is difficult to assess, but the best estimate is that Maggie Mitchell had eleven years of schooling including the extra year that the class of 1883 had to spend in the Normal School to fulfill a newly imposed language requirement.[46]

After Valley School, Maggie Mitchell moved to Navy Hill School for two years.[47] It was called the "Old Wooden Building," because it was one of two barnlike buildings bought by Manly in 1866. He moved them from 10th and Broad to 6th and Duval, where he lived in one and rented the other to the city for use as a school when the public system was initiated. Both buildings were given to the city in 1877, at which time six new rooms were added.[48] There were, however, no "necessary accommodations."[49]

Being assigned to Navy Hill was of great importance for an African American child, because this school alone had at this time, and had had almost from the beginning, an all-black faculty. Following custom, they worked under a white principal. The redoubtable northern missionary teacher, Lizzie Knowles, was principal from 1873–1878 until she was moved to the Normal School.[50] Since Valley when Maggie Mitchell attended and the Normal School had all white faculties, the Navy Hill years were her only systematic exposure to black teachers.[51] The pioneer staff included the first black teacher in the city, Peter Woolfolk, and one not far behind, O.M. Stewart. They were publishers of the *Virginia Star*, a significant voice of black Richmond for several years from 1877 on, and both were active in community affairs.[52]

At a tribute held for O.M. Stewart about thirty years after she attended Navy Hill, Walker was one of the speakers who waxed very nostalgic: "My eyes have filled with tears, as I have gone back over the past, full and crowded with events, as I have traced myself from a seat in Navy Hill's school to this present

occasion." She paid tribute to those who "guided our childish feet, trained our restless hands, and created within our youthful souls an unquenchable search for knowledge, an undying ambition to be something, and to do something, to lift ourselves and our people from the degradation of innocence and ignorance and poverty to competence, culture, and respectability. . . . *We* are proud of *you*, and hope you are not ashamed of *us*."[53]

That Stewart was not ashamed is shown by a passage from a sympathy note he wrote her about two years later when she was recovering from an accident:

> I have watched your career with [a] great deal of interest, from the time when you were a thoughtless school girl, without care or regard for the future, up to the present time when you are a recognized leader of your people; and I tell you the truth when I tell you that I am *proud* of the record you have made. It happens that you were under my tuition at the time (your early teens) when the mind is most susceptible of good or bad impressions.
>
> If we are to judge the tree by its fruit, I conclude that in your case, the impressions must have been good and I therefore take some little credit to myself. I consider that *you*, as well as many others of my old pupils, have reflected great honor upon me as *one* of your old teachers.[54]

Navy Hill faculty taught race pride and cooperation and the importance of money and property in addition to academics.[55]

The church was another institution of central importance in Maggie Mitchell's young life. Her membership in FABC, which within the African American community was called simply First Baptist Church or Old Baptist Church, was one of the defining aspects of her experience.[56] Of all the myriad functions of the black church, the fundamental social one was to provide a community base for the individual. The conversion experience and baptism, a requisite for membership in a Baptist church, made joining this community a memorable rite of passage in many lives that socially marked a transition from "happy, thoughtless, childhood days" to responsible, group-oriented behavior.[57]

The recruitment avenue into the church for children and many adults was the Sunday school, which in the FABC was the oldest and largest in Richmond. Ryland's orally based Sunday school drew 400 students in 1860, and the new literacy based one founded in 1865 quickly became popular and was responsible for teaching many people to read.[58] By the early 1870s when Maggie Mitchell attended, there were around 400 pupils, but by the mid-eighties, attendance had doubled.[59] Maggie Mitchell's arrival in Sunday school and her

conversion made an impression on people, and various remembrances of her emphasize how important it was to her to be taken in by the community. Her family's previous connections to the church are rarely mentioned, nor is the salient fact that her conversion and baptism, supremely personal events, took place in the midst of the Great Richmond Revival of 1878.[60]

Maggie Mitchell joined the Sunday school during the superintendency of William White, one of the four people she listed many years later as a major formative influence on her life.[61] A reminiscence written by White's son describes how for his father church was an all-day affair that started with Sunday school in the morning. It was his habit after checking that all the classes were going well to comb the neighborhood in search of more children who could be persuaded to come in for closing exercises:

> This particular Sunday, as my father told it, the only child in sight was one bright-eyed little girl who looked not at all clean and neat as she should have been on Sunday. She was very poorly dressed, in fact, but that made no difference to Dad. He stopped her skipping and playing, asked the usual—what's your name, where do you live, and who's your mother and father . . .
>
> The answers came straight, the eyes never wavering. She was Maggie Lena Mitchell and lived up in College Alley. Her mother took in washing and ironing and her father was dead.
>
> Thus introduced, the girl was asked if she'd like to come along and go into the basement where there were other children.
>
> Maggie said yes.
>
> It was the first time she had been inside the sacred edifice, although she lived not a block away. But the little girl liked what she found, and next Sunday, clean and neat as a pin, she came back.
>
> Maggie Lena had made her first step up.[62]

This description has echoes in the plot of a Christmas Sunday School play given by the FABC children in 1889 entitled "Waiting for Santa Claus":

> Maggie, a little girl poorly clad, starts out in quest of the First Baptist Sunday School, of which she is desirous of becoming a member. She loses her way, but meets with a kind friend who accompanies her to the school. She is warmly received and at once becomes an object of great interest. The Christmas festival is announced and a letter read from Santa Claus in which he promises to be present on that occasion. . . .
>
> Santa Claus at last arrives. Children are delighted, songs are sung and presents given. Little Maggie is made very happy by receiving presents of a dress, cloak, hat, etc. from a number of the scholars, thus inculcating a spirit of true charity and Christian sympathy for the poor and needy.[63]

Since a twenty-two-year-old Maggie Walker was probably teaching Sunday school at the time of the play in 1889, it is tempting to believe that she wrote it or that it was written about her. Whatever the case, the clarity of the social theater is striking. If the play is meant to be about her, it makes her personal experience a community morality lesson; if the play was written simply to express community values, it conforms closely to a description of one individual's experience. Understanding this double quality of the personal and communal is the key to understanding Walker's life.

In 1878, Richmond became part of the Great Revival which entered the city from Manchester in the late spring. It reached such intensity by summer that Rev. Walter H. Brooks, pastor of Zion African Baptist, claimed 10,000 people were praying across the city. He puts the total number of new Baptists and Methodists who had been saved in the two cities at 3,088. He credits FABC with the largest number (866) and describes how Rev. Holmes had baptized 598 in three hours in the James River the second Sunday in June.[64]

The church minutes spell out the details behind these numbers: "The following persons 376 were received for baptism May 24, 27, 28, 29, 30, and 31, and June 1." Third on the list was Maggie Mitchell. "The greater portion of the above (376) were baptized Sunday, June 2, '78, the remainder June 9."[65] That she was one of the first group is indicated by her position on the list, and, given her belief in the importance of anniversaries, by the fact that her son, Russell, was baptized on June 2nd twenty-three years later.[66] An additional 528 converts were received between June 4th and 9th, 201 between July 5th and 14th.[67] The total of 1,105 meant that the church increased its membership by thirty to forty percent in six weeks. A gallery with a capacity of 1,000 was built to accommodate the new members.[68]

Salvation is an intense personal experience. John Holmes, Rev. Holmes's son, a classmate of Walker's and by then a physician, recalled thirty years later, "the word picture drawn by that good and lamented father of mine in describing you as you came running down Broad Street telling him of the good news and glad tidings when your soul was so free . . . ."[69] This word picture can be expanded by an account that is from a different church and later time but clearly refers to the same behaviors:

> If you felt you were saved, you'd get up and out of the seat and you were supposed to run out of the Church saying Thank God, Thank God, And the faster you run, the more religion you'll have. And when you pass this place where the Clay St. car stops, the conductors would enjoy that thing you know. They'd say "Here comes another nigger."[70]

Walker's own description best conveys the anchoring the church and its pastor gave her. Speaking to a Sunday School audience, she said:

> I went to Sunday School, here, on this very spot; professed religion here; was baptized here, by Reverend James H. Holmes, the man who spent his life for this church . . . . .*HE BURIED ME IN CHRIST BY HOLY BAPTISM.* I was reared in the first alley just up Broad Street, there: taught Sunday School *here*, and day school down in the valley just at the foot of the hill. Every foot of ground in this historic and sacred lot and all around this neighborhood is precious to me, for I have roamed and romped over it all in my happy, thoughtless, childhood days. I never come into this building without shutting my eyes, living it all over again, and thanking that good God, who has spared me while thousands have passed beyond the "waking and the sleeping."[71]

As Maggie Mitchell matured into adolescence, she reached beyond school and church to related groups that made her more and more part of the wider organizational life of her community. This was a time of rapid birth, competition, and death of many different kinds of social groups. There was plenty of room for apprentice leaders to make useful contacts and gain some experience. Amid the variety, the world of fraternal organizations was a highly visible part of social life.[72] There were so many that the question was which ones to join—or which one if money was very scarce. That young Maggie should join Good Idea Council #16 of the Independent Order of the Sons and Daughters of St. Luke in her second year of Normal School was quite natural since two of the pioneer organizers in the Order were Rev. Holmes and Sunday school superintendent White.[73] Elizabeth Mitchell was also a member of Good Idea Council, but whether mother and daughter joined together is not known. Although the Order as a whole was made up of men and women, local councils tended to be predominantly of one sex or the other, for instance, all female with one "Worthy Father."

The local (called subordinate) councils, named and numbered in the order of their founding, met monthly, enacted a complex ritual with appropriate regalia, initiated new members, presided over the advancement of members to nine graded degrees, collected dues and degree fees and assessed members for contributions if any member of the council was ill or died. This is what Maggie Walker later called a "pure fraternal." Decisions affecting the Order were made by majority vote of the delegates from all councils assembled in annual convention, the Right Worthy Grand Council. A salaried Secretary, W.M.T. Forrester, ran fraternal affairs from his Leigh Street home.[74]

Very shortly after St. Luke came to Virginia, on 13 July 1869, according to the R.W.G. Council seal, most of the Virginia councils broke away from Mary Prout's original Grand United Order of St. Luke to form the Independent Order of the Sons and Daughters of St. Luke. The official history notes that this was because Virginians objected to turning over the 50 cents each degree cost to Miss Prout, the founder, in Baltimore as required.[75] There is evidence that a few councils remained loyal to what became known as the Independent Order of St. Luke of Maryland, the "mother-head," continuing to send 25 percent of their net proceeds to Miss Prout until her death in 1885. Thereafter, her niece, Miss Vincent, heiress of the "works" as fraternal rituals were called, was Grand Supreme Chief of the Order.[76]

Fraternals fostered close relationships, mutual aid, and moral values, but also were ideal breeding grounds for factions, conflict, and personal power building. Money was central to functioning, and fraternals are usefully viewed as businesses. The penny ante nature of a dime here and a quarter there should not obscure the possibilities large numbers provided. The biggest asset most secret societies started with was their ritual. Whatever individual or group owned it (which later came to mean controlling the copyright) defined the organization.[77] Therefore, after breaking away from Baltimore, Forrester created (or compiled) a new ritual that was published in 1877.[78]

Although Forrester is noted in St. Luke annals for being Secretary of St. Luke from 1869 to 1899 and the author of the ritual, his real love was the Grand United Order of Odd Fellows of which he was Grand Master and principal organizer.[79] Fraternal leadership was often a family affair. The St. Luke history, which begins in 1879, shows W.M.T.'s brother Richard as Right Worthy Grand Chief.[80] Richard Forrester was a political activist, a successful contractor who was elected city councillor in 1880 and was one of the two famous, or infamous, appointees to the Readjuster Board of Education in 1881.[81] By joining St. Luke, Maggie Mitchell was strengthening her network among Richmond's black elite.

St. Luke's first recorded year shows that the organization comprised forty-eight councils. In 1881, the year Maggie Mitchell joined, the convention decided to abolish lifetime tenure of Degree Chiefs who had been receiving half of each fifty-cent degree fee. Instead, the Chief was to serve for a year and receive no part of the fee, which was reduced to twenty-five cents to be paid into the council treasury. This convention also recorded the adoption of an insurance or, as it was then called, an endowment plan. To initiate the change,

each council was assessed a dollar for supplies and each member 25 cents for a certificate of endowment, with the beneficiary duly recorded. At the death of a member in good financial standing, each member of the Order would be assessed ten cents to be paid within thirty days. The Secretary had to verify the death with certificates from the deceased's council, the attending doctor, and the undertaker; send out assessment notices; suspend members who did not pay; and distribute the money collected to the beneficiary. This type of plan, abstracted from the coercion of years of social relationships built up among the members in a local Council, was doomed to failure when applied to 2,505 Order members in seventy-seven councils throughout Virginia. It was years before effective centralization took place. What was envisaged as a $250 death payment turned out to be a pittance because no one paid.[82]

By the time she graduated from high school, Maggie Mitchell had held the position of secretary in her council and had been elected delegate to the August 1883 convention.[83] Although no records survive of that convention, it is a safe bet that a good deal of discussion revolved around how to make the endowment plan work. She had started her career in St. Luke affairs, and her dedication to the organization's core values of love, purity, and charity, or L.P. and C., as all intra-Order correspondence was signed.

There is no record from this time of other organizations to which she belonged, but the women's organization popularly called Tents in which she was later to be prominent had its ninth annual convention in Richmond in May of 1883. Founded in Norfolk in 1867, its official name is United Order of Tents of I.R. Giddings and Jollifee Union.[84] Local councils are called Tents and, in answer to curious questions of a male reporter trying to cover that convention, one member said, "No, you men must not know; we will stay under the tents while you stay under the trees." Their purposes were the usual fraternal ones: "to care for their sick, bury their dead, shelter the stranger and the outcast, and spread their tents over fallen humanity."[85]

There were many less well known single-gender societies prior to the establishment of African American collegiate fraternities and sororities in the first decade of the twentieth century. They were often paired and designated as Sons of and Daughters of the overall organization, e.g. Daughters of Elijah.[86] The fraternals that were counterparts of white organizations used the structure of the primary organization being all-male with a female auxiliary, made up of relatives of members, that operated semi-autonomously: the Odd Fellows and the House of Ruth; Prince Hall Masons and Eastern Star; Knights of Pythias and the Courts of Calanthe. When the Lady Elks was founded in Norfolk, the

organization was independent of the male association for many years, before becoming an auxiliary. The rest of the multitudinous societies were made up of men and women.

The pioneer organization that more than any other was to provide Walker with a prototype for the development of St. Luke and its enterprises was just gaining strength in Richmond during her high school years. William Washington (W.W.) Browne transferred the Alabama headquarters of the Grand United Order of True Reformers to the city, and he was busy propagating his not very popular new ideas. Browne was born a slave in 1849 on the Prior plantation in Habersham County, Georgia.[87] While servant to the master's son, he learned to read. When the master died, he was sold into Tennessee, where he was hired out as a store clerk and then an office boy to a lawyer. After the lawyer's death, he was sold from the slave pen in Memphis and trained as a jockey, which gave him a lifelong interest in horses. During the war he escaped North to Wisconsin where he joined the 18th U.S. Infantry.[88] After the war he went back to school for a few years in Wisconsin and then got a job training horses. On a trip south to see his mother, he became converted and then taught school for two years in Georgia. Subsequently, he moved to Alabama where he taught, got married, and started devoting his energies to the temperance organization, the Independent Order of Good Templers, organizing against the whiskey ring.[89] He wanted an administrative position in the Templers, but by this time they were segregated. Although the Grand Council agreed to grant him and his associates a charter, they stipulated that the black organization should be separate, having the "same object, modes, and principles with a name in no way similar," and that it should have a white supervisor until there were enough Fountains, as local councils were called, to justify an executive Grand Fountain.

By 1875 Browne had organized enough Fountains in Alabama to meet the requirements for an executive council. Because he was convinced that black organizations should go beyond the social, he tried to institute an endowment plan, but, typically, that did not go well at first. He continued organizing, and at the invitation of W.H.L. Combe of Richmond, organized a Virginia branch.[90] These True Reformers of Richmond invited him in 1880 to come form a Grand Fountain there, that is, to move his executive council there. The first meeting was held at the Friends' Orphan Asylum where, according to his biographer, Browne found "an unharmonious, poorly organized mass of men at war among themselves on almost every question."[91]

He had a vision of building a large corporation that would have strength through cooperation, enabling the pursuit of economic endeavors, starting

with insurance more significant than mutual aid societies could provide, but extending to buildings, diverse commercial enterprises that provided employment opportunities, and needed community social services: in a word, self-determination. Many people thought he was crazy or a fraud as he walked the streets of Richmond in his long clerical cut coat.

He had a hard time establishing control of the faction that wanted him to go home to Alabama, and had to bring several court cases to establish the primacy of the Grand Fountain over rival conceptions. The dangers of fraternal politics are vividly illustrated in the account of a meeting during which a woman threw a lighted oil lamp at him. His style of recruiting in small towns and rural areas, in shoe and barber shops, churches, and, particularly, among domestic servants may have contributed to offending some of the original members.[92] Browne and his associates incorporated and got a charter for the Grand Fountain of the United Order of True Reformers, which became, therefore, a Virginia organization.[93] By the third annual session held in Petersburg in September of 1883, there were twelve Fountains and an endowment plan offering two life insurance policies of $100 and $500.[94]

While all this activity was going on, Maggie Mitchell was attending high school. The original Colored Normal School was built in 1867 under the auspices of the Freedman's Bureau with contributions from various northern societies.[95] The actual labor on the building was provided by skilled members of the African American community. It opened with two teachers and sixty-five students. Demand quickly outgrew the building, so a larger one, also built with community labor, was put up at the end of North Twelfth Street and opened in 1873, the year the first official class graduated.[96] This building, described by a visitor as "fine," not a word associated with Valley or Navy Hill, was turned over to the School Board in 1876, when, it is alleged, all the superior equipment, particularly the maps and chemistry material, was taken away and distributed to the white schools.[97]

A description of the Normal School written in the spring of Maggie Mitchell's senior year reported that there were three hundred students, including seventy in the Normal Department.[98] The former were the primary classes in the basement that provided the opportunities for practice teaching. The school was staffed by white women. During her time, the principal was Lizzie Knowles, whose discipline Maggie had already experienced at Navy Hill. Originally from Worcester, Massachusetts, Knowles had the distinction of being the only white person to have an account in the Freedman's Bank.[99]

The nine teachers, some of whom, like the music and art teachers, were part time, were not as memorable as Knowles.[100] Some were simply inadequate. There was considerable community anger focused on white women teachers that accompanied the demand for African American teachers and principals. The changing political atmosphere brought hope for many things, including extending to the Normal School the use of black teachers. An editorial in the *Star* said, "We are tired of having all the treadles of all the machines run by whites. Noble descendants of Ham, stand up for pride of race. Faint not by the way. Do your whole duty, and teach your sons and daughters to do the same." Even more frankly the editor added, "We don't like to confess it, but it certainly does appear more and more to us the more we consider the question that our colored public free schools are charity concerns for the pensioning of white women who cannot make a living at any other business."[101]

After mentioning that the mayor's daughter was substituting the day of his visit to the Normal School, T. Thomas Fortune reported that he asked directions of one "Southern lady" sitting on a desk listening to recitations, and that he was chilled by the way she turned back to "her apparently odious task of teaching the black mind how to expand." However, despite his perceptions of the social atmosphere, he found the students "proficient and advanced."[102] In mentioning that so many of the teachers he had had throughout his schooling were southern white women, Dabney also remarked that these women seemed to consider themselves in a humiliating job. He added, "Candor, however, compels the statement that I never saw an act of injustice or needless cruelty to any pupil during my entire public school career in Richmond, Va." Considering the fact that on the next page he described frequent whippings with straps, rulers, and cat o' nine tails, this judgment should be set in its cultural context.[103]

Entrance to Normal School was by competitive examination with places going to the top forty.[104] The curriculum was a demanding one. It was three years: Junior, Intermediate, and Senior. Sciences included physiology, physics, chemistry, physical geography, and, judging by the list of texts added in 1878, astronomy as well. History courses covered the United States and ancient history. There was intensive concentration on composition, rhetoric, penmanship, and literature, and a series of courses on arithmetic and algebra. In the fall of 1881, at the beginning of the year Maggie Mitchell should have graduated, the school board changed the course of study by adding a language requirement—Latin, French, or German.[105] Her class had to stay an extra year to fulfill the

requirement. No one graduated in 1882. All the students must have been upset by this extension of their academic careers, since persevering through high school was an economic feat that only ten people in Maggie Mitchell's year accomplished. The recorded howl of pain is Wendell Dabney's, and he had a special reason. A self-described indifferently motivated student, he dedicated the 1881–82 academic year to qualifying for the gold medal offered for getting over 90 percent in two examinations the final year. He got the average, but when the extra year was added lost out on the medal, receiving a totally inadequate dictionary instead.[106] The only tangible survival of Maggie Mitchell's academic performance in high school is a dog-eared volume of the collected plays of Shakespeare in her library that was inscribed to her in February 1882, perhaps as a prize.

Schools remained much on the minds of the Richmond black community that spring, and Normal School students must have followed events with great interest. A new correspondent sent detailed columns to the *Globe*.[107] A court case testing Readjuster Governor Cameron's appointment of two blacks to the School Board was decided in favor of retaining them. A "general meeting of the colored citizens of Richmond" was held in FABC on May 22nd to draw up resolutions to present to the School Board. While the drafting committee was at work, Attorney E.A. Randolph delivered an address on his justification for demanding colored teachers for colored schools. Brushing aside his political opponents' accusation that he was for mixed schools, which he did not think would work in Virginia, he outlined the major difficulty as the fact that white teachers were not members of their students' community, and did not associate with them "in their homes, greet them in the Sunday schools and churches, walk with them upon the streets, and in many other ways win their entire confidence as all teachers should." He felt the issue should be strongly agitated as long as there was a single white teacher in a black school when a qualified African American teacher could be found. The members of the resolution committee agreed. They praised the Governor and other Readjusters for restoring the public school budget which enabled the opening of new schools and the hiring of over 3,000 teachers in the state, and appointing blacks to the School Board. They referred to a "sad incident," unspecified, of the inadequacy of a white teacher. They then respectfully requested the Richmond School Board to appoint "colored principals and colored teachers to all colored schools."[108] The school board so acted and, with the exception of the Normal School, all African American schools had black faculty and principals the following academic year. Twenty-two new black teachers, including Maggie Mitchell, were

appointed, or "elected" as the process was called, to the city system.[109] It is hard to imagine a more potent contribution to a young person's belief in self-determination. The Readjuster atmosphere did not last long, but it shaped a community's view of possibilities.

Anything having to do with the schools was very much a community affair, particularly since the teachers often doubled as ministers and newspaper columnists or editors.[110] It is not surprising, therefore, that the controversy surrounding the location of the Normal School graduation in 1883 is well-documented. Dabney called it the first school strike on record by Negro pupils in the United States.[111] The white high school cutomarily held graduation exercises in the Richmond Theatre. The Colored Normal School used church facilities, usually First Baptist's, since the main audience room was large enough to seat 2,000.[112] In the spring of 1883, Lizzie Knowles wrote FABC a routine request to hold graduation in their church. The answer was not routine. "It was agreed that the clerk write a note to Miss Knowles informing her of the resolution passed in Nov. last to the effect that we have no more closing exercises of the public schools in our church."[113] The November resolution appears to have been aimed at limiting damage to the church since immense crowds for marriages and other events frequently got out of control. For marriages, the solution was to require tickets; for the rest, they resolved that, "we will not allow any panoramas, closing of public schools, political meetings or feasts to be held in the main audience room, but that we will use it for the one purpose for which it was dedicated, namely the worship of the true and living God."[114]

However, the June meeting to draft the resolution for the school board would seem to have violated that rule, and there is evidence that there was a well worked out conspiracy to deny the Normal School access to any black church that year. One account reported that members of the class informed the principal that they expected to graduate in the Theatre, and that when she wrote the churches, in the plural, she was refused.[115] Dabney wrote that there had been an undercurrent of discontent for years. There is no record of Maggie Mitchell's part in any of this, but Dabney's vivid description of the panic at the school is classic:

> Our class had a meeting and we were determined not to go to any church . . . The Richmond Theatre or no where. We were summoned before the principal, Miss Knowles. Captain Manly and the teachers were present. There we sat on trial, ten of us. Desperation on some faces, trepidation on others. We were shown the error of our ways, the advantages of education, the

> opportunities before us, so superior to those of our fathers. Poor Miss Knowles was as noble a Yankee woman as ever suffered ostracism and contumely for an alien race. Sorely was she afflicted by our stand, but in her heart, she knew we were right. . .
>
> The tide of battle was turning against us rapidly, for the final announcement had been made that those who refused to participate in the program as outlined would not be permitted to graduate. Then the girls began to wobble and one of the boys. Many of them were very poor; their parents had suffered much privation to keep them in school. They had to graduate, for a teacher's job meant financial salvation for their families. But our gang, fighting for right regardless of reason, stuck together. I arose, weak but game. I knew what I felt, but did not know what to say. However, "the past rose before me like a dream." I saw Patrick Henry in Old St. John Church making his famous speech, and so, I, too, said "Give me liberty or give me death." I saw the Boston patriots resisting British oppression and so I told of our noble forefathers who had thrown the tea into Boston Harbor. The civil war next projected itself on my mental screen and then I spoke of those who had fought against slavery. Becoming worked up I got mad, then, Negro like, I feared nothing in the wide, wide world. I boldly thundered, "Our parents pay taxes just the same as you white folks, and you've got no business spending big money out of those taxes to pay for the theatre for white children unless you do the same for black children. We won't go to any church, graduation or no graduation." Overpowered by my own forensic efforts, I sat or rather dropped in my seat. The battle was won. Most of us stuck. . . . Our action was the sensation of the city.[116]

When approached, the Richmond Theatre management said that the Normal School was welcome to hold their graduation ceremony there as long as African Americans sat in the balcony and whites in the orchestra. The class of '83 answered, "We don't want the Theatre unless it is granted to us as it is granted to others." A commentator wrote, "We take the liberty to say that members of this class are already benefactors of their race. They have sent out the decree that they don't intend to be insulted, nor do they intend to have their mothers, sisters, and friends humiliated by being placed in a peanut gallery and white people in the orchestra chairs, and they entertain such an audience."[117]

In the end, the ceremony was held in the much too small ("entirely inadequate," according to one account) assembly room of the school itself.[118] Admission was by ticket and the police were present to keep order, since many more people than could be accommodated were interested in attending. The

Mayor, School Superintendent, Captain Manly, and Miss Knowles were all on the platform, along with the major speaker Rev. H.H. Mitchell of the Fifth St. Baptist Church. Rev. Holmes, whose son John was valedictorian of the class, gave the opening prayer. The class marched in to "The earth is the Lord's and the fullness thereof" played on the organ and cornet.[119] Several members of the class gave performances: Caroline Hill read an original essay entitled "The True Teacher" which was later published in the *Globe*.[120] Frank Harris delivered a piece entitled "The Loss of National Character"; Sallie Boyd, who was to become a physician, one called "Beautiful Hands"; Ida Hall, who won the "first-honor" medal, did a lively interpretation of "Major Brown"; an essay written by Eugene Mundin called "Labor and Genius" was read by another member of the class, Ellen Mundy. Then Miss Maggie Mitchell read her selection, "The Law of Death."[121] In contrast to all the others, no comment was made on her performance in the *Dispatch* writeup. The next sentence gives high praise to the music selection that followed. From this we can infer that her oratorical gifts were still embryonic. John Holmes gave the valedictory address entitled "What are we going to do?" and Rev. Mitchell delivered a talk on "Perfection." The *Dispatch* reporter took issue with him, observing that "there was cropping out of his remarks certain race dogmas that smacked smartly of prejudice and wanted basis." These were heady times. Mayor Carrington handed out the diplomas. The senior class gift to Miss Knowles, a silver pitcher and cup, was presented to her by Captain Manly. The doxology and benediction concluded the event that one person said "eclipsed everything of its kind it has ever been our privilege to witness."[122] Once again an individual milestone in Maggie Mitchell's life managed to be a salient community event. Normal School graduation ceremonies reverted to churches for many years after.[123]

THREE

Apprenticeship

A formal portrait, probably taken at about this time, shows Maggie Mitchell, her hair parted in the middle with a curl over each side of her forehead, standing stiffly erect amidst the stock props of the Victorian photographic studio. Her face is much too strong to be conventionally pretty, but she makes a handsome, if solemn, presence.[1] By virtue of her education and the qualities it reflected, she was now a member of Richmond's very thin and precariously placed black elite.[2] The most important concern of members of this elite, which closely reflected mass interests, was the advancement or "uplift" of their community. Arguments over methods, personal rivalries, and selfish interests abounded as in all communities, but the main agenda was clear.

Consider, for instance, the Acme Literary Association. This society was organized in early June 1883 in order to hold "discussions, lectures, and to consider questions of vital importance to our people, so that the masses of them may be drawn out to be entertained, enlightened, and instructed thereby."[3] Rachleff describes the organizers as middle-class activists.[4] The slate of officers elected for the first six months had James Hayes as President; Yale-trained attorney Randolph as first vice president; R.T. Hill, a publisher and businessman, as second vice president. The women came in with Miss Bettie Anderson fourth, and Miss Maggie Mitchell as fifth vice president.[5] She was a valued participant in what was for several years a principal forum in black Richmond for the discussion of race issues. Some papers given at the semi-monthly meetings were "The Relative Condition of the Colored Man North and South," "Our Colored Businessmen," "Excursions," and "Communism."[6]

Weighty discussions were lightened with recitations and musical selections. In the spring of 1884, in addition to an address on "The Future Negro" which advocated amalgamation, the Association heard Maggie Mitchell read "The Ancient Miner's Story."[7] The organization did attract laborers and therefore succeeded in fulfilling its aim.[8] It was so successful in drawing large audiences that there was talk of building a hall.[9] Also active at the time was the Chatauqua

Scientific and Literary Circle under the presidency of John Mitchell, Jr. dealing with topics such as "Magnetism," and "German History."[10]

Being elected a teacher, particularly in the year of substantial black influx into the system, gave Maggie Mitchell status, a platform, and an influential set of colleagues in addition to a monthly salary which, with luck, was steady for the months school was in session.[11] Teaching was an occupation that attracted both men and women, because there were so few nonmenial jobs open to blacks, and because education was so highly valued as a vehicle for individual and race advancement. The rule against married women teaching (widows could be reappointed) meant that teaching for a majority of women was a temporary interlude between school and family or professional education. Men might move in and out of the position on the way to or from higher education or combine it with other activities, most notably at this time editing a newspaper or pastoring a church.[12] During the summer, teachers had to work at other jobs and many from Richmond staffed Northern resorts.[13] There were summer normal institutes run by the state and meetings of the Virginia Educational and Historical Association (VEHA) to attend. Even after leaving teaching, many, including Walker, continued to participate in educational conferences because they were a forum for discussing important race issues.[14]

As the Richmond black schools expanded and became staffed by blacks except for principals, teachers were drawn almost wholly from the local pool of Colored Normal School graduates, some of whom had had further education. In contrast to the staff of white schools, which, in 1890, were fifty-seven percent local public school graduates, ninety-five percent of the black school teachers had been educated in the same system they served.[15] This meant that associations between teachers were the result of all kinds of long-term community ties and, in turn, that the experience of teaching, however brief, reinforced leadership connections.

In the fall of 1883, Maggie Mitchell was assigned to the Valley School where James H. Hayes was principal for the single year black principals were tolerated. He and his wife, then Julia Harris, were lifelong friends of Walker, and very active in St. Luke. After he was fired by the school system, he got his law degree from Howard University. He returned to Richmond, was active in politics as an arch-rival of John Mitchell, Jr., and became the attorney for St. Luke as well as the first editorial writer for the *St. Luke Herald*. A few examples from the fourteen other teachers at Valley that year will further illustrate relationships among the elite. There was John Mitchell, Jr., soon to be editor of

the *Richmond Planet*; Kate Dabney, Wendell's elder sister, a veteran teacher; classmate Mary Cary who married W.P. Burrell of the True Reformers; and Emma Walker, Maggie Mitchell's future sister-in-law.[16]

There is no record of what class she taught the first year, but at the beginning of her second year she was assigned first Primary B (promotion was by half-years) and received $35 a month. In the spring she taught third Grammar B with one month of third Primary B. Her third and final year brought her a raise to $42.50 a month and was spent in teaching 3rd Grammar A.[17] Although this was a high salary compared to that of domestic workers and laborers, it carried with it the obligation in case of illness to pay a substitute one dollar a day, which helps explain the popularity of sickness insurance among professionals.[18] Illness was quite usual and a single episode was often prolonged.

When, in the spring of 1884, the school board fired all the black principals and all the men hired under the Readjusters, the impact on the community can be imagined.[19] A citizens meeting was held in the 3rd Street AME Church, but this time it did no good.[20] The board raised no questions about the competency of the male teachers, and brought no charges against the principals, they just wanted them out.21 What Maggie Mitchell thought, how she reacted to being protected because she was a woman, and how the remaining teachers worked out their relationships with their white principals is unfortunately not recorded. It is certain that none of the people involved could ever again trust community progress as permanent.

The schools also provided discussion forums for the teachers on Monday evenings.22 The topics, such as "corporal punishment" or "the relation of a teacher to a school," generated great interest.23 No papers by Maggie Mitchell are recorded. Mary Cary gave a puzzling one at Valley entitled "Why failures are made as teachers."24 Also at this time a Normal School Alumni Association was formed.25

Maggie Mitchell's public school teaching career ended when she married. She and Armstead Walker met at church activities when the young people would gather on the Marshall Street steps.26 He was certainly most eligible: handsome, an 1875 Normal School graduate, and from a solid family of brick contractors, several of whom she knew well. They were married on 14 September 1886, by Rev. Holmes in First Baptist.27 It is not clear whether they started their married life living with Armstead's parents at 912 N. 7th, but if so it was not for long. By 1888 they were in their own home on North 3rd.28

In the diary she kept in 1925, Maggie Walker wrote the following passage on 9 December:

> This day thirty-five years ago, there came into the world a little baby boy. His birth was unnatural in that he had to be taken by Drs. Ross, Michaux, & Dismond. He was crushed and bruised about the face and head. We named him "Russell Eccles Talmage Walker." I was ill, but happy. I was so anxious for a little baby—to love, to rear, to follow by day and night, to see develop into a great and useful man. I see the back parlor at 719 N. 3rd St.—the beautiful yellow chrysanthemums that were in the vases, and the red hangings at the door and on the mantle, oh, that day. So full of future responsibilities. I was at death's door. The little baby was placed on the hearth to die, so bruised was he. Careful nurses brought us back.
>
> For five months I was confined to bed and house, and during that time the baby grew.29

The Walkers' second son, born three years later on 8 July 1893, was named Armstead Mitchell. He died at age seven months on 4 February 1894.[30] That must have been a sad year, because Johnnie Mitchell died April 23rd, age 24, having returned home to Richmond from New York.[31] These events may explain the energy with which Walker threw herself into the organization of St. Luke's Juvenile Department in 1895.

At about this time, another child joined the household. Her name was Margaret Anderson, and she was a connection of Armstead Walker's family. Her elder sister, Anna Anderson, lived in his parents' house. Noted in one census as a sister of Armstead's and in the next as an adopted child, Polly, as she was called, became the mainstay of Walker home life in terms of housework and caring for the children.[32] There is no way of knowing exactly when she came to the Walkers; she always said Mrs. Walker raised her and that she had lived there about twenty years before she was married in 1911.[33]

Sometime around 1894, the Walkers moved from 3rd Street to a house just across from Armstead's parents, 907 N. 7th Street, where they lived until they moved to Leigh Street in 1905.[34] Here the Walkers' last child, Melvin DeWitt Walker, was born on 10 August 1897.[35] Given her activities up to and immediately following his birth, she obviously had no medical problems with him.[36] Her involvement with St. Luke was deepening as she worked to change the nature of the organization. She said that her household was so well organized that she wanted something more to do beyond domesticity and the social whirl. She felt like "a spendthrift."[37]

The social whirl included activities as a member and officer of the Ladies' Auxiliary of the Richmond Patriarchie of the Odd Fellows, her husband's primary fraternal. They planned a five-day Easter celebration as a money raiser

with distinct activities planned for each day. For instance, one night involved cutting a cake containing a gold ring inside, another an Easter Hunt and raffle, and the last a Japanese fan drill. Admission to each event was 10 cents and the Lodge which raised the most money was to receive three chairs. The appeal for participation explaining all this was issued in the name of the president and Mrs. A. Walker, Jr., Secretary. This is the only known instance of her use of her husband's name in a public context.[38] Armstead was probably also a member of the Knights of Pythias[39] and was a member of Rescue Council #150 of St. Luke.[40]

There were many serious organizational activities going on in the African American community. Of the numerous business enterprises being founded in Richmond at this time, it was the insurance companies that had a profound effect on the business activities of fraternals. One evening early in 1893, several men, mostly members of the Second Baptist Church, including their pastor, Rev. Zachariah D. Lewis, met in a small frame house on South Second Street to discuss what could be done to provide employment opportunities for normal school graduates so that they would not have to accept the usual menial jobs that made all their hard academic work seem meaningless. After considerable discussion, these leaders decided to found the Southern Aid Insurance Company, chartered on February 25 with a maximum stock of $5,000 at $10 a share. Thus, what is considered the oldest black commercial, non mutual aid society, insurance company came into being. The first year they did a business of $7,000 and employed ten people. They wrote industrial insurance: small burial policies and weekly sick benefits.[41] The employment provided was primarily to collection agents, who often had to collect pennies from a household several times a week to make up the required dime. Reading oral histories and listening to older people talk in Richmond gives a vivid impression of just how big a factor Southern Aid became in the Virginia employment picture, since it seems that everyone worked for them at one time or another.[42]

The boldness of the Southern Aid organizers in coming out from under the fraternal umbrella and into competition with white companies can be gauged by the fact that insurance of the industrial type had been available in the United States only since 1876, having spread from England where it was pioneered by a single company in 1848. It proved immensely popular, and by 1892 eleven companies had over 5,000,000 policies in force. Premiums averaged 10 cents a week, although the rates varied by region and race. All the companies were feeling their way through many problems.[43]

For Walker, the most important aspect of Southern Aid was that many of the men most intimately involved either were or were to become strong leaders in St. Luke. The first two presidents,

Rev. Z.D. Lewis and Armstead Washington, played an essential role reshaping St. Luke, while the next two, undertaker A.D. Price and attorney James T. Carter (one of Southern Aid's incorporators) later served on the bank directorate. The secretary-managers included Thomas Crump (who invested his fraternal time with the Pythians), and the Jordan brothers, B.L. and later W.A. Jordan. Other names associated with St. Luke in the insurance company's roster are real estate agent B.A. Cephas (active in the True Reformers), W.R. Coutts, and W.A. Payne. Through their own enterprise, these men gained experience invaluable to Walker. Some, like B.L. Jordan, had formal business training. He took secretarial, commercial, and accounting courses in Buffalo and Rochester, law in Chicago, and even studied architecture. He became an agent for Southern Aid in 1893, and soon bought stock and was on the Board of Directors. He progressed through the company from director of the home office to field director, to assistant secretary-manager, to in 1918, secretary-manager, the position he held until his death in 1938.[44] Southern Aid's officers and directors were all Richmond men, although they ultimately had offices in other cities.[45]

In July of 1894, the Richmond Beneficial Life Insurance Company, the second oldest black life insurance company, opened its doors. The President was Rev. W.F. Graham, pastor of Fifth Street Baptist Church. The first offices were at 506 Broad Street, but the company ultimately bought property in the seven hundred block of North Seventh Avenue.[46] The fraternals had acquired some potent business rivals, but only a few visionaries grasped what was happening.

The most visionary of all, W. W. Browne, was turning the True Reformers into an aggressively entrepreneurial vehicle for a substantial insurance program that fueled diverse enterprises. Walker acknowledged him the pioneer and he certainly was.[47]

By 1884, they had five separate endowment policies from $100 through $500, with age-related joining fees.[48] The next year they founded their popular Rosebud Division for children. The juvenile program was designed to instill values of thrift, mutual caring, and cooperation, all of which were explicitly spelled out. For example, "Teach them to care for the sick and afflicted, relieve and comfort the distressed, and bear each other's burdens. Teach them to so bind and tie their love and affections together that one's sorrow may be

the other's sorrow, one's distress be the other's distress, one's penny the other's penny . . . ."[49] The True Reformers bank, arguably the first black bank in the country, opened in 1888, under a charter prepared by Attorney Giles Jackson, with R.T. Hill the first cashier.[50]

Besides insurance and the bank, the True Reformers' businesses included the Regalia Department, which produced profits each year that went to supplement Browne's annual salary until he sold it to the Order for $3,000 in 1893.[51] The Real Estate Department was separated out in 1892, in order to handle property more efficiently in several cities (including Baltimore and Washington, D.C.) and some rural areas around Richmond. Buildings in Richmond included the Hall, first at 2nd and Leigh (1887) and then the Bank and Office Building with a concert hall at 604–8 N. 2nd Street; a boarding house that later became the Hotel Reformer at 6th and Baker (managed by A.W. Holmes), and the Enterprise Grocery store at 6th and Clay.[52] Annual income from the property in the mid-nineties was $24,000. The final enterprise was a monthly, later weekly, paper, the *True Reformer*, which, as was usual, brought a large printing operation in its wake. The organization employed 250 people in 1896.[53] A photograph of a devotional meeting of the office force in 1895, while hard to analyze accurately, shows between forty and fifty people, men and women.[54] W.W. Browne was outspoken about the value of women to an organization, and women were prominent in Reformers' affairs at all levels and ran the Rosebud children's groups.[55] All the business enterprises were products of a philosophy of self-determination;[56] the True Reformer attitude is best captured by the fact that their annual thanksgiving day was celebrated April 3rd, the anniversary of the fall of Richmond.[57]

Browne was an egotistical, dynamic man who drew much criticism. His most controversial move came during a convention in the waning years of his life when, as he said, he wanted to provide for his wife and children. Since he reasoned that he had invented most of what the Reformers were noted for, he thought he should be compensated for the "plans."[58] There was considerable objection from members on the grounds that the plans were the product of many people. Browne replied, "I want you to know I am more than a bookkeeper. I want you to know that I made the book. I built the manufactory that made the book." He then said that $40,000 paid over seven years would satisfy him. In the kind of lightning change that can come over conventions, his followers, by near unanimous standing vote according to an official source, allocated him $50,000.[59] John Mitchell, who had been an officer in the Order, but was also Virginia's Grand Chancellor of the Knights of Pythias, was

infuriated and started a feud in the *Planet* that ran for several months. He accused Browne of having used Order funds to buy property for an old folks home in his own name. Browne challenged Mitchell to prove his accusations, calling him a "young monkey jumping up and down." Mitchell retaliated by calling Browne "a desperate, mad dog foaming at the mouth."[60] Browne died in late December 1897 and had, as can be imagined, a mammoth funeral. At that time there were about 40,000 True Reformers in several states. Now that he was dead, Mitchell praised him as a "strong, colorful leader."[61]

Browne's pioneering achievements were a compelling model for Walker. In an incisive description of his importance, she said:

> When Reverend W. W. Brown [sic] came to us years ago, with his ever inseparable bundle of papers covered with figures, mysterious and puzzling to the average man, yet to him plain, practicable and convincing, he was wrestling with a financial system. He was working out an evolving process by which the dollars and cents of the race could be employed for their own financial benefit and uplift. He was a long ways ahead of the rank and file of his associates: so far ahead that they could not see him and, therefore, most naturally, did not understand, and there were many who did not want to understand... We all knew that president W. W. Brown was a "*Crank*" in those early days, so thought, so received, so treated.
>
> The Negro, in this country, has always had money; and his societies for attending the sick and burying the dead date back for a hundred years or more. But here comes a man with a pencil in his hand and a scheme in his head, and he wanted to show how, from a society, could be evolved an insurance association and a banking house. It was work-hard work-the work of day and night and months and long years of struggle to convince his own people, that his pencil was right, and his head was clear.[62]

Compared to the Reformers viewed in their glory days, St. Luke in the mid-eighties might seem insignificant, a struggling society with a malfunctioning endowment plan, that received little publicity. However, in fact, the two fraternals were about the same size at that time: St. Luke had 92 Councils with 2,328 financial members and an eighteen-year history; the Reformers, 60 Fountains with over 2,000 members and a less than five-year history.[63] But a significant difference was that when the idea of a juvenile division came up in both conventions of 1885, it was embraced by the Reformers, and decisively voted down by St. Luke, 146 to 25.[64]

In order to fully understand just what Walker accomplished when she took over the Order and expanded its functions, it is necessary to keep in mind some

essentials of the fraternal movement. For the vast majority of members, the primary experience of the Order was as part of a local, or subordinate, council, supplemented by one or two occasions of celebration or parade annually that brought people together as St. Lukes.[65] Less than 10 percent of the members were delegates to the annual convention that was the Grand Council's legislative body. Only the Secretary received a salary. In local councils people climbed a ladder of ritual degrees and could hold a variety of offices. If they had served as Chiefs of their subordinate council, they were eligible to join Past Chiefs Councils, which allowed them to buy additional insurance, and to qualify for Grand Council positions, since it was assumed they had acquired management skills in their local council.

At that time a political career in St. Luke culminated in filling the ritual offices of the Grand Council, often in the order Maggie Walker did: in 1886 (the year she was married) she was R.W.G. Outside Sentinal, in 1887 the Inside Sentinel, in 1888 the Grand Messenger, in 1889 the R.W.G. Vice Chief, and in 1890 the Right Worthy Grand Chief.[66]

As the early St. Luke argument over the money due the Degree Chiefs illustrated, fraternals, even if they were not large enough to have office clerks, had positions that paid, but the most lucrative job was organizing. Just as insurance companies needed collection agents, fraternals needed organizers. The exact nature of Walker's prior experience as either an agent or organizer is not known, although often referred to in biographical sources, just as the nature and dates of the business courses she took cannot be specified. She may even have worked for the True Reformers.[67] What is known is that from 1891 through 1898, she was an organizing deputy (also called lecturer) for St. Luke, a professional position which she received only after having been R.W.G Chief.[68] There were two ways a council could be organized. The person whose job it was to organize councils was paid $25 for the first one, $15 for subsequent ones and travel expenses.[69] An amateur who usually recruited members from another group such as a church, or from among their friends, was paid so much a head out of the entrance fee, and when over 30 healthy people between the ages of 15 and 60 had joined, the members were initiated and the new council installed with elaborate ceremonies that went on long into the night. Walker's diaries in later years are full of references to such occasions she presided over in Virginia, New Jersey, New York, and elsewhere. One of her great strengths was that she loved ritual and was surpassingly good at leading it. Her insistence that St. Luke members be letter perfect in their ritual memorization is still spoken of with awe.[70]

She ran a consecration ceremony for the 70 new members who made up Heliotrope Council 160 in March 1897, in front of an audience of 350 St. Lukes. She had been assisted in organizing the council by, among others, her sister-in-law Sophia Walker, her good friend Mary Griffin, and Maggie Macklin [Smith] (later called "little Maggie"), who became Walker's first office assistant and remained a St. Luke clerk all her life. The officers included Marietta Chiles and Lillian Payne, and the Chaplain was A. Walker, Jr. Other familiar names among members were her mother-in-law, Mary A. Walker, and Virginia Randolph, who would become the state's foremost African American educator.[71]

In September there was a two-day affair, which found Walker and other officers from the Grand Council traveling from Richmond by wagon each day into Henrico County to install River View Council #165.[72] Monthly council meetings were supplemented by parties such as the fifth anniversary party Antioch Council #81 held, where the food was good and a dressing gown was presented to Rev. Holmes.[73] A person's council functioned as a social support group: "We are bound as members of Subordinate Councils to look after, watch over and help one another in times of distress, trouble, sickness and death. It is the bounden duty of the Subordinate Council to help during life . . . ."[74] People say that from time to time disputes were settled and members disciplined within their councils.

The introduction of Forrester's endowment plan in 1881 was the first step in a lengthy process that was to shift the death benefit administration from the local council to the central body, the Right Worthy Grand Council, a body which hitherto had had no need of administration beyond the Secretary's capacities. His idea of everyone in the Order paying a dime a death resulted, predictably, in almost nothing being collected.[75] Walker first appears in the official Order histories as a member of the Committee on the R.W.G. Chief's address at the 1887 Convention. They recommended that an endowment system be reestablished with an assessment at each death of $1 from each council, verified and paid out by the R.W.G. Council. Affidavits and some formal way to determine the heir were still required. This plan also aroused great opposition, as the councils refused to accommodate to centralization of any of their functions out of what one can only assume was fundamental distrust. The threat of suspension for nonpayment was then an empty one. At the 1888 convention, the funds collected under both the old and new plans were distributed to councils which had had deaths, indicating that there was as yet no ongoing procedure in place. The amounts were paltry. The available records indicate

that there was a Secretary for the Endowment but do not say who it was. By the next year, payments were made to beneficiaries at the time of death and the leftover funds distributed to councils with deceased members at convention time. Tinkering continued: in 1889, "Another new plan of Endowment was adopted as a substitute for plans adopted, 1887."[76]

There is a gap in the records until the Norfolk Convention of 1895, when Walker showed her commitment to changing St. Luke by making it more competitive, and started the next phase of her career. Rev. Z.D. Lewis, who gave the annual Easter thanksgiving address to the Subordinate Councils of Richmond that year, used it to urge the women to "get on the job" and organize a Juvenile Department for the children of St. Luke families.[77] Walker gathered a group of women that included the minister's wife, Ada Lewis; three friends with whom she was to be associated throughout her life, Rosa E. Williams [Watson], Ella Onley [Waller], and Martha S. Morgan; and some others. They pledged their support, and she drafted a resolution for submission to the convention, requesting that a committee be appointed to draft "the Laws, Rules and Regulations of a Juvenile Department" and instructed to report them for adoption at the same convention.[78] The committee, which she chaired, also included Annie J. Valentine (Lynchburg) and Leah J. Lynch (Norfolk), all Past Right Worthy Grand Chiefs. She either had the draft plan ready or they worked fast. The Reformers' Rosebuds undoubtedly provided a general template.

The plan adopted established a Juvenile Department for children 2 to 16 with councils to be known as circles (most usually named after flowers) that would be headed by a matron and affiliated with a council. The charter fee was eleven dollars, seven to be forwarded to the Grand Secretary of the Juvenile Branch, and four to be kept by the matron. Of the seventy-five-cent entrance fee, twenty-five cents went to whomever recruited the new member. Dues were ten cents a month and there was a semi-annual tax of four cents on each member. The latter went for administration, a policy that would continue. At a death fifteen dollars was to be allowed, and each member of the circle would be taxed ten cents to replenish the treasury. Sick benefits of fifty cents a week would be paid for up to four weeks.[79] The same committee wrote the rituals, a matter Walker always spoke of with pride.[80]

The details of the financial plan have been spelled out, because they were amended almost immediately to completely centralize the life insurance feature. The new endowment plan grew out of the worry that circles dependent on member dues of ten cents a month, might not be able to pay death claims if there should be an unusual number of deaths, and the parent council that

appointed the matron, would be held responsible. "These thoughts flew with lightning-like rapidity through the fertile brain of . . . Maggie L. Walker,"[81] and she came up with the following plan which was adopted. Policies would have a value of $30 and be paid from the Juvenile Division Endowment Treasury. Current members would pay ten cents for a policy; new members, an additional twenty-five cents added to their joining fee. Five cents a month would be collected and forwarded by each matron for the endowment treasury, the other five cents being kept by the circle. The matron had to give notification of death with documentation; the Executive Board (made up of Matrons of Richmond and the Grand Juvenile Officers) met semi-monthly to pass on all death claims; the Grand Matron signed and forwarded the check, demanding a receipt from the beneficiary.[82] From such small changes in organization do empires grow.

The committee had recommended three administrative positions: Grand Matron, Mrs. Ada Lewis, who, Walker later explained, was appointed because her husband had had the idea;[83] Grand Secretary, Earlie Lee; and Grand Treasurer, Rosa E. Williams [Watson]. In her report to the 1897 convention, Earlie Lee discussed the growth of the department. Walker had been the most productive organizer. She organized the first Circle of 100 named Violet Circle #2, because #1 had been reserved for Ada Lewis.[84] Because of the "indefatigable efforts and excellent marshalling of P.R.W.G. Chief Mrs. Maggie L. Walker, the Department was able to report a membership [in 1896] of over 1,000 and a financial account of $102.33." For this reason the convention created a new position and made her Grand Deputy Matron over the whole:

> Too much praise cannot be given our G.D.M. for her work in this Department early or late, rain or shine, sick or well, sacrificing time and home duties, giving her time to the good of this Department. The Matrons love her; the children adore her. Whenever we needed advice we sought her and she never failed us.[85]

It is hardly surprising that the Grand Matron, Ada Lewis, resigned her position in favor of Walker, who used the title throughout her life, decreed that it would not be used after her death,[86] and still retains it carved on her gravestone.[87] There are many signs of how much the Juvenile Department meant to her. As she always said, she was "a great lover of women and children."[88] The early matrons were her best friends and even after the spectacular growth of the department when she could not have known all the matrons well, she signed off her addresses "affectionately yours" rather than the more usual "yours in L. P. C." She remained a teacher at heart, who truly believed in the

motto she chose, "as the twig is bent, the tree is inclined," and who, of course, saw children as the future of the Order and the race. The emblem of the department was the familiar picture of Christ and the children, "Suffer little children to come unto me."[89] The women she gathered around her gained further organizational experience and provided the nucleus of the St. Luke team that was to prove so effective.

A centralized insurance feature put into place in a new department made up of women and children was not seen as much of a threat by the old guard, who appear to have missed the semi-autonomous administrative structure, but heated discussions continued about the necessity of having an up-to-date insurance feature for the adult members. An Endowment Department was founded in 1896, the principles of which are not known, because there are no records for that year. By 1897, the R.W.G. Council reportedly had issued 2,276 policies of $50 each to people who wanted them.[90]

The Order, as the Right Worthy Grand Council of the Independent Order of the Sons and Daughters of St. Luke, had incorporated for the first time on 18 May 1896. The charter did not mention anything about an endowment, but listed standard benevolent purposes:

> to raise funds for the relief of such persons as shall hereafter become members, when the said members are sick, lame, or disabled, and prevented from following their daily avocations [sic]; to assist in defraying the expenses of the burial of all financial members who are in good standing at the time of their demise; to assist in defraying the expenses of the burial of the wife, husband or child of a financial member; subject always to the laws and regulations to be hereafter enacted : and also to provide necessary funds for conducting the business of the order. The said association does not propose to hold more than one acre of real estate. Its principal office is to be kept and its chief business is to be transacted in Richmond, Va.[91]

In 1897 the convention passed a resolution to amend the charter to include among the Order's purposes provision of weekly sickness and disability payments, donations to specified survivors of members, and creation of an endowment fund with death benefits payable to a designated beneficiary. The amended charter, registered on 18 August 1897, specified a Board of Trustees of not less than three members, and a Board of Directors of the Endowment Fund.[92] The Endowment Board elected in 1898 had J.R. Griffin as President; Patsie K. Anderson, Vice-President; Rev. Holmes, Treasurer; and Maggie Walker, Secretary.[93] Walker had considerable influence over these organizational changes.

Another matter that had to be dealt with during these years was the question of the R.W.G. Council of Virginia's relationship to the St. Luke R.W.G. Council of New York. Prior to 1895, Forrester had tried to form an umbrella organization above both Virginia and New York called the Right Eminent National Grand Council, referred to also as the National Grand Council or RENG Council.[94] Virginia owned the ritual "works." New York wanted a share in the profits, so they agreed to pay in $1,000 over several years for the privilege. At the 1897 convention, a committee of which Walker was secretary attempted to make the RENG Council into I.O. St Luke, USA, a truly national body "for the development of the race intellectually, morally, financially."[95] They were to take over all movable assets, have a governing body of five delegates from each R.W.G. Council, have a financial secretary paid $25 a year, and a biennial meeting the 3rd Tuesday in October. This federated arrangement never worked, and as Virginia grew in strength, the RENG council was dissolved, and New York came under Virginia. This was a further step in centralization.

The wish to be a national organization, especially one headquartered in Richmond, informed at least Walker's choices for St. Luke in the late nineties. The other activity at this time, in which Walker played a decisive role, was orchestrated outside the usual organizational structure. The Richmond councils formed an incorporated stock company ($50,000) in order to buy land for a headquarters building. Stock was ten dollars a share - both the R.W.G. Council and the Juvenile Department bought 50 shares.[96] The first meeting of the St. Luke Association was held in April 1897 at the call of Armstead Washington's Good Prospect Council. The board of directors was made up of a representative from each of the twenty-five councils (including A. Walker, Jr. from Rescue), Maggie Walker from the R.W.G. Council, Mary Dawson from the Juvenile Department, and Emeline Johnson from a past officers council. A. Washington was president; Maggie Walker, secretary; and Malachi Griffin, treasurer. A site committee started the search for a suitable location. Regular meetings were held twice a month.

The site committee decided to purchase 900 St. James Street on the corner of Baker, the home of Dr. Bright.[97] They bought the property for $4,000, $500 down and $500 plus interest every six months.[98] They planned to raise the money with a series of bazaars and entertainments and by renting rooms to councils and circles for meetings. The first bazaar ran for two weeks. On opening day, 3 January 1898, a band led the councils to the site where an admission fee was charged. Several people spoke—D. Webster Davis, Patsie

Keiley Anderson, and W.P. Burrell. Fannie Walker Payne sang as she did on almost every Richmond occasion. "Much of the interest has been due to the untiring efforts of Mrs. Maggie Walker. She has inspired hope and led the organization to purchase this fine edifice which will be a monument to the progress of the Order."[99] There is no mention in the press account or the Order history of the part played, if any, by the St. Luke Grand Secretary, W.M.T. Forrester, in either the association or the opening celebration—perhaps he had seen the writing on the wall by this time; certainly there was no question who controlled the publicity.

St. Luke had many rivals, including their doppelganger, the I.O. of St. Luke of Maryland. A newspaper account of a banquet given by this latter group for 500 people in Odd Fellows Hall, noted that Rosa Bowser was just retiring as R.W.G. Chief.[100] She remained the Chairman of the Executive Board for several years. A brief biography of her will give an idea of another kind of woman leader in the community, since she was the undisputed representative of Richmond's elite African American club women until Walker's star rose. A graduate of the first Normal School class in 1872, Rosa Dixon, the first black woman teacher in Richmond, taught at Navy Hill until her marriage to James Bowser, a classmate, in 1879.[101] He was also one of the first teachers, but then he became the first black mailing clerk in the Post Office. He died at the age of 31 of tuberculosis.[102] The Bowsers' son also died,[103] and Rosa Bowser returned to teaching the same year Walker started. She retired in 1923, having put in almost fifty years. In the early years after the Civil War, she founded a night school for Richmond men and boys, was the first president of the Virginia Teachers Association, and was active in First Baptist affairs, teaching Sunday School and chairing the Woman's Missionary and Educational Society of Virginia.[104]

The I.O. of St. Luke of Maryland had a convention in August of 1897 in Norfolk, at which time they decided to support the Negro reformatory—one of Rosa Bowser's causes.[105] At the next convention, the Baltimore councils refused to join a proposed endowment plan, providing a good excuse for Virginia to repudiate their obligations to Miss Prout's heir. The Richmond delegations thought that they were entitled to run things, because the majority of the Executive Committee was from that city. Following the convention, the Richmonders, led by Rosa Bowser, took out a charter for the Supreme Grand Council, I.O. of St. Luke in which Maryland was not mentioned.[106] This "new" St. Luke, called Supreme for short, lasted in Virginia at least until the late twenties.[107]

It was also Rosa Bowser who, with another teacher, Marietta Chiles, in 1895, founded the Richmond Women's League in First Baptist. The group's first purpose was to collect money from "the societies" for the defense in a new trial for three black women in Lunenberg County who had been convicted, wrongly almost everyone thought, of murdering their white mistress. They had been condemned to hang. Money was raised throughout the African American and white Richmond community.[108] A new trial was held and the women were acquitted. For their part, the Women's League raised $690.71. Out of forty contributions, fifteen were from St. Luke councils and nine from local Tents groups.[109] Walker's name does not appear among the League organizers, but Good Idea Council contributed.

The League went on to went on to become a mothers' club, with an agenda of home missionary work for which there was an outline prepared at Hampton Institute: visiting the poor, holding parents meetings, and generally doing social work. It changed its name to the Richmond Mother's Club to avoid confusion with an organization Dr. R.E. Jones founded in 1898, which he called the Woman's Central League. This was actually an auxiliary for his hospital on 3rd Street ran the nurses' training school, domestic science classes, and a woman's exchange.[110] These were not the kind of activities that attracted Walker's participation, just as she did not spend time on numberless church committees as other women did. She was to become the leader of the black women's club movement in Richmond, and a potent force nationally in the National Association of Colored Women (NACW), but she was a late starter and came to it from an executive level. Fraternals had an ambivalent place in the movement, as they have had in the literature since. The NACW was founded in 1896, and the first Richmond representative to the national convention was Rosa Bowser.[111]

In this decade of proliferating organizations, annual conferences on Negro life were instituted at three Southern colleges. The prototype, founded in 1891, was the Tuskegee Conference which in the beginning concentrated primarily on agricultural and other rural affairs. This was, of course, closely identified with Booker T. Washington. In 1896, Atlanta University decided to follow suit with a conference series to study Negro urban life. Following the first two meetings and publications (on mortality and social and physical conditions in cities), the university was able to persuade W.E.B. DuBois to become director of the effort. His plan was to continue presenting data on a single subject each year in a ten-year cycle, returning to each subject once a decade to reevaluate progress.[112] Hampton Institute started a three-

day summer conference in 1897.[113] The Virginia deliberations were action oriented and featured standing committees that were responsible for data gathering and reporting, as well as speakers. Hampton also functioned as an extension school by organizing seminars for practitioners on particular topics, one of which was insurance. All of these conferences published proceedings, without listing attendees, and collected data by sending questionnaires to important African American members of many communities, doing field studies, or analyzing census data.

Richmond is well represented in both the Atlanta and Hampton material. For information on business, this was due to the zeal of W.P. Burrell, Secretary of the True Reformers, who always answered his mail and became Chairman of the Hampton Conference Committee on Business and Labor.[114] Information on women's activities in Richmond was provided by Rosa Bowser who became Chairman of the Committee on Domestic Economy in 1899,[115] a year that it is known Walker attended.[116] The themes of the first years emphasized business (with a strong stress on "buying black"); the necessity for a reformatory so children could be removed from chain gangs; need for race cohesiveness; statistics on health, property owning, insurance societies, and banks; the necessity for home training of women; reports on day care centers and old folks' homes; and the dangers for southern girls in northern cities. Some specifics will give the flavor. Lucy Laney, for example, spoke on the burden of the educated colored woman, "The way to lighten prejudice is by true culture and character, linked with that most substantial coupler, cash";[117] DuBois appealed for a program to liven up the churches with folk songs for "pure, open-hearted enjoyment";[118] "the flocking of the agricultural masses to the cities constitutes one of the greatest social evils of the period."[119]

As the century came to an end, the shadows that had been deepening for the Richmond black community since the brief respite provided by the Readjusters grew darker. The Walton Act of 1894 made voting difficult,[120] and the discussion had begun that would culminate in a State Constitutional Convention designed to disfranchise black citizens entirely.[121] The Spanish-American War brought pride in African American troops, coupled with deep rage at the way these troops were treated. The community sensed that there was a lid being nailed down, that the promises of emancipation had dissipated in little more than a generation. The development of so many effective groups, more complex and secularly focused than the older forms, can be seen as in part a response to this threat, but the specific organizational forms were also drawn from the national culture.

"In Union There is Strength," headlined an advertisement for the Women's Union Beneficial Department in 1898. It used the St. Luke Hall and was run by many of the same, familiar women. Maggie Walker was Vice President, Patsie Anderson, Secretary and Manager of the Beneficial Department. Also active were Lillian Payne, Julia Hayes, Rosa Williams, and Rosa K. Jones.[122] Union was seen as about the only strength there was.

Leaders with roots in slavery and the war were also coming to the end of their time. Elizabeth Van Lew died in 1900. At First Baptist, where Rev. Holmes had been pastor since 1866, there was increasing concern about his failing powers.[123] He had faced several previous challenges. In the early 1880s, the militant Readjusters of his congregation had accused him of "unchristian conduct" toward women. After a long and noisy meeting, they voted to exclude him.[124] The next week, the Deacons disputed the decision, charging that it had been made in a disorderly and illegal fashion since non-church members had taken an active part.[125] Two hundred and six women members of the church petitioned to have a voice in the electing or dismissing of the pastor, which was granted them.[126] Holmes survived this challenge, but the church lost many members. He was later caught up in the principal controversy that has bitterly split the Richmond Baptist community with consequences up to the present. The basic question was whether or not to accept white funding for African American educational institutions, which brought white supervision in the form of the American Baptist Home Missionary Society, or to have self-determined institutions supported and run by African Americans with the constant risk of financial failure. Long simmering, the issue split the Virginia Baptist State Convention in 1899. Adherents of the two views were called "cooperationists" and "independents." The independents took control of the Convention and those who did not agree with them, including Holmes, withdrew their churches and formed a new association, the Baptist General Association of Virginia.[127] Holmes was forced to resign in 1900 and died shortly thereafter. The cooperationist/independent issue was refought during the choice of his successor.

No direct information was found about where Walker stood in this controversy. She remained a member of First Baptist. Her habit was to see the good on both sides of community issues. Throughout her professional life she, and St. Luke, supported both Virginia Union University (cooperationist) and the Virginia Theological College and Seminary in Lynchburg (independent), the two educational institutions principally at issue in Virginia. She was second to none in her work for self-determination, but she was also a very practical woman.

With the changing of the long entrenched old guard in other institutions, it is no surprise that it was in 1899, after all the careful organizational groundwork, that the leadership of St. Luke formally passed into new hands. In 1899, the number of benefitted councils had dropped to 57, half the former number, with a total of 1080 financial members, fewer than the number of juveniles, 1600 children in 25 circles![128] The resistance to the new centralized endowment plan had been formidable. When the delegates met in Hinton, West Virginia, for the annual convention of the R.W.G. Council on 15 August 1899, they discovered the assets of the Order were $31.61 and the debts $400. Forrester refused to serve further.[129] Things were so bad that the secretary's annual salary was cut from $300 to $100.[130] The cash in hand was $31.61, and the bills came to $400. No mention, of course, is made of the assets of the Juvenile Department or the St. Luke Association.

After much bickering, when the officers were elected, Maggie Lena Walker was Right Worthy Grand Secretary of the I.O. of St. Luke. Her friend Ella Onley [Waller] moved up from Vice-Chief to Chief. One of the Secretary's first acts was to announce that "the office of the R.W.G. Council will in the future be at St. Luke Hall, 900 St. James Street."[131] In time-honored fashion, the Council voted $50 for a silver service for Forrester, who had served as secretary thirty years, and a delegation presented it to him on Thanksgiving night.[132]

Walker had served a thirteen year apprenticeship. She had clarified her goals, studied the methods a predecessor organization had used to accomplish them, mastered St. Luke ritual at a level matched by few, served in all the available offices, become a highly successful professional recruiter for the Order, founded a juvenile division with an insurance plan, learned how to amend a charter, helped organize a corporation that sold stock and acquired property, and started the long push towards overcoming opposition to an adult insurance feature. She had gathered to her a group of women (and men, but particularly women) who already were filling administrative positions and were to be unswervingly loyal to her and her ideas.

When she became R. W. G. Secretary, Walker moved immediately into a position of prominence. She used her new title proudly, even though the myth maintains that the Order was near bankruptcy, with all its assets in a "ten cent split basket" when she took over.[133] In November 1899, when the YMCA sponsored a speech by Mary Church Terrell, President of the NACW, in True Reformers Hall, there were many luminaries on the platform, including Rosa Bowser, an NACW activist, but it was Maggie Walker who introduced the speaker.[134] Faculty members from Virginia Union University and Hartshorn

College (on whose Board of Trustees Mary Church Terrell served), much better educated than she, were there in force, but she was chosen. Her apprenticeship was over; she had become a community leader. She had traveled throughout Virginia organizing councils and circles, and now had the opportunity to extend her influence and St. Luke's to other states. During her apprenticeship, her medium of communication was ritual; to that she now added speeches.

FOUR

Speaking Out

Maggie Walker was a mature woman in her mid-thirties when she took over St. Luke. Out of the material of her life and her reading, she and her colleagues had developed an unusually coherent social and political philosophy, even while responding to many different events. She had a distinctive style—a style which thrilled her audiences and brought her great power. Her importance lies not in the originality of her ideas, because considered separately they can be shown to be widely held, but in what she did with her ideas, how she wove them together and used the result to lead a group of like-minded people into action. This is the core of her story.

For Walker herself, theory and action were inseparable, and she often upbraided people for talking without doing, but considering what she said apart from what she did, is justified here in order to highlight her capacities as a social analyst. The vivid imagery, thematic derivation and development, and plain passion of the speeches that are available are worth considering in their own right. She can best be understood as a "woman of words" in the oral tradition of the African American community. She wrote surprisingly little solely for print and even allocated major responsibility for writing the *St. Luke Herald*'s editorials to others. Placing her in the oral tradition is simply identifying her major form of communication and describing her linguistic style; she was, of course, a constant reader, well-nourished by a literate tradition, and the speeches have survived because they were written.[1] She did have a formidable ability for extemporaneous speaking that meant she was much in demand for giving instant responses to others' addresses.

The speeches analyzed in this chapter were delivered between late 1899 and 1913 to a variety of groups, during the years when there was an explosion of activity in St. Luke and other black organizations. Most of them were addressed to the African American community and, of course, many were repeated on several occasions since she was a popular speaker and traveled extensively.[2]

Her speech style was exhortatory, often referred to today as "preacher style," designed to move people to *act* to advance or uplift the race through economic action:

> The trouble with us as a people and as individuals is that we profess with our LIPS but forget with our HANDS and our FEET. We preach great things for the race; we read great papers concerning the race; we form great associations, leagues, and clubs for the benefit of the race—but have the most remarkable faculty for forgetting TO DO the things about which we pray, lecture, and speak.[3]

Urging people to act always implies criticism, and these in-group messages are critical, but the criticism is of general categories, softened, as in the above instance, by the use of "we." The only individuals who were singled out were three flagrant white racists.[4] Walker had no patience with educated blacks who publicly criticized shortcomings of their people where others could hear or read. Her priorities were clear, "The Negro may he always be right, but the Negro right or wrong."[5]

She emphasized that life is work, and that everyone has responsibilities toward themselves, others, and God in proportion to their opportunities.[6] One of her most telling images symbolizing the dire consequences of "opportunities but no works; appearance but no deeds; shadows but no substance" is the biblical story of the barren fig tree.[7] Jesus, while walking from Bethany to Jerusalem, became hungry, and seeing a fig tree full of leaves, went to pick fruit, but there was none. He cursed the tree and it withered. In her version:

> Jesus cursed the fig tree because it was a LIVING LIE! It stood there, by the wayside, in the sight of all the world, claiming by its appearance that it was fruitful; for upon the fig tree FRUIT comes once and then leaves. But, when the test was made—there was nothing—nothing but leaves; not a single fig was found! For this deception, this brazen hypocrisy, the penalty was death;—death inflicted by Jesus.
>
> IF CHRIST CAME TO WASHINGTON NOW, and made the test, HERE to-night, would you and I have to die?[8]

She preferred the fig tree story to the parable of the talents that were useless because buried and was still using the image in 1933.[9]

She herself said that her strong commitment to action was informed by her identification with women:

> Whatever I have done in this life has been because I love women. Love to be surrounded by them. Love to hear them all talk at once. Love to listen to their

> trials and troubles. Love to help them. For I have come up from the valley. I have worked all day and night. And whatever has come in these days has come to me, because I have worked from a child; worked before I was married, worked after I married, and am working now harder than I ever worked in my life. And the great all absorbing interest, the thing which has driven sleep from my eyes and fatigue from my body, is the love I bear women, our Negro women, hemmed in, circumscribed with every imaginable obstacles [sic] in our way, blocked and held down by the fears and prejudices of the whites—ridiculed and sneered at by the intelligent blacks.[10]

In another speech, she has a similarly lyrical passage:

> ". . . I love these black men and women who have so loyally stood by me and my work: I love these boys and girls whose young feet are not yet blistered by a long tramp over life's rough and rugged roads; I love these silvery headed men and women upon whose experience and advice I have so largely depended and am now depending. Nothing would I knowingly utter that would pain the heart of the humblest person in this audience. God knows I love this race of mine, especially the women . . ."[11]

Walker perceived an equation between women—all women—and African Americans—all African Americans. She never makes this equation explicit, but she uses the same imagery to describe the plight of both and proposes the same solution to their problems. Considering her speeches is much like looking at the stereoscopic pictures of the time. Two slightly different photographs-one representing race, the other gender—have to be viewed through a double eyepiece before the scene leaps into three-dimensional reality.[12]

The concept "sphere" was much used in Walker's day. Like one meaning of the term "role" today, sphere described the ideal behavior expected of categories of people, particularly women. "Woman's sphere" is still a recognizable phrase redolent of baking bread, the primary image of the homemaker. In her usage, sphere was usually modified with the word "circumscribed," leaving no doubt that she saw spheres as allocated by the powerful to the powerless, imposing restrictions on behavioral choice. "Place," used for both women and blacks, is a similar term, that implied, in addition to desired behavior vis-a-vis the dominant group, a particular separate physical space: for women the house, for African Americans a separate world and the back of the bus. She applied sphere to race in "Even in our own little circumscribed sphere hemmed in on all sides by caste, prejudice, and racial opposition . . . ."[13] She used both sphere and place in reference to women and with her particular concern for African American women recognized the double pressures that existed where the spheres of race and gender overlapped.

She also saw spheres as without inherent reason to exist, bounded by the power of others, shrinking under certain pressures, but capable of being expanded, "widened," or destroyed by reason, protest, and concerted group action, particularly economic action. In the Walker material race and gender can almost always be seen as symbolic equivalents. Thus, she equally meant race when, while discussing women, she dismissed all theories of inferiority with the sentence, "Man so frequently mistakes the inferiority of environments for the inferiority of mind."[14]

In many speeches she gave uncompromisingly clear critiques of the spheres allocated to blacks and women. She spoke urgently of the disintegrating situation facing African Americans as each new limitation was imposed. In her bitter 1899 speech introducing Mary Church Terrell, she deplored the treatment of the Spanish-American War veterans:

> The Spanish-American War was hailed as the one means of lifting the Negro out of the political slough of despond. Yet the brave black men, who gave up their blood and their lives before El Caney and Santiago, to save white men have been forgotten.
>
> No promotion, no honor from this mughty government, only medals-little mean medals, while white men, who never smelt powder, never saw the flash of a gun, never heard the whistle of a Mauser, or the scream of a shell-are promoted and honored all along the line.
>
> Despised at home, insulted abroad, are there no better hopes than these?[15]

In 1906 she summed up the process of segregation:

> Let us examine what is going on here, right under our noses in Richmond City in the Capitol Square. The "jim crow" car, once confined alone to our steam cars and long distance travel, is now upon every steam and electric line in the state; not alone our cars, but our steamboats and ferry boats carry the same degrading "jim-crow" signs. The Negro in traveling pays first class price, for second and third class accommodation. . . .
>
> And yet with the loss of citizenship [voting rights], "jim-crowed," shortening of our school term, the destroying of Negro business enterprises, the refusal of employment to Negroes; the attempt to drive out the Negro barbers, and Negroes from every other occupation, with hostile legislation on the increase—there are those who still believe that we should look to the Lord and keep our mouths shut. . . .
>
> SOMEBODY MUST SPEAK. SOMEBODY MUST CRY ALOUD. The afflictions and persecutions of our people MUST be told. WE MUST GET TOGETHER AND REASON TOGETHER. SOMEBODY MUST CRY ALOUD.[16]

In early 1907:

> The song which the white press, the white pulpit and the white men are singing, is the song of segregation. Separate public conveyances, separate schools, separate churches, separate places of amusement, separate hotels, separate depots, separate localities in which to live—separate is the cry daily: go to another country, get out, go away; if you want to remain here, you must be my menial, be my servant: and if you want to be what I am—a MAN—separate. Go where I can't see you.[17]

She was particularly eloquent about disfranchisement, but unfortunately only press reports of those speeches are available.[18] The above examples are sufficient to illustrate Walker's perceptions of the increasingly restricted sphere being allocated to African Americans and her confrontational style. Under her leadership St. Luke was quite consciously designed as a protest movement.

Walker was equally clear about what she thought of the sphere allocated to women:

> The evolution and emancipation of women from serfdom, brutality and actual slavery, is a story so cruel and inhuman that it seems almost beyond human belief that sons could so ill treat and degrade their mothers.[19]
>
> From the earliest dawn of creation, almost as soon as God had made woman, her original place and her association with man was degraded, and, instead of being what God intended her to be, she sunk to the level of a slave, a beast of burden and a drudge. The elevation of the woman to her proper and rightful place in the scale of things has been the slowest work of the centuries.[20]
>
> For nineteen hundred years the struggle has been going on to release woman from bondage, and to accord to woman from man's treatment, "something better than his horse, something dearer than his dog."[21]

She frequently applied the slavery and emancipation metaphor to woman's situation. While this was a conventional idiom, it reverberates deeply when used by a black woman, addressing many who had been slaves. Only once or twice in the material available does she apply slavery and emancipation imagery to the African American situation under segregation.

She always said that God made woman for man as a helpmeet and companion—sometimes adding, as she often did with biblical stories, an elaboration—that God did this because man was so helpless and God did not trust him. She said she did not "for a single moment advocate any reversal or change in the work of God" and was not "here, this afternoon, to charge God with folly."[22] She used the creation account in Genesis in which woman is created out of man to prove that woman could not be his inferior.[23]

Her belief in a divinely ordained, and hence natural, partnership between man and woman that had been corrupted by man, led her to disavow other beliefs:

> I am not before you, to-day, advocating the cause of something which men, in their ridicule, have seen fit to call the "new woman." I am not before you advocating the masculine woman, I am not here to say one word in behalf of the woman who wishes that she was a man and wants to indulge in all the sports and fashionable dissipation of men.[24]
>
> Women love men. Women love men because it was born in them and they can't do otherwise, whether they will or not. The woman who says she does not love a man, is, either, speaking untrue, or else she is wrong somewhere.[25]

The injunctions of St. Paul prohibiting women to speak in church and advising them to seek knowledge from "their husbands at home," were widely used by men at this time to justify a restrictive place for women. Walker disposed of them with characteristic style:

> In the days of Paul, this possibly was correct and proper and was in strict keeping of [with] the slavery and custom of the days when a woman was seen and not heard. But the times have changed, and we have changed with them, for now you know it is not a shame for a woman to speak in church. And if such a thing should occur, hundreds of churches in this section of the country would have to close their doors, and hundreds of ministers would have to lay aside minister's garb, and seek something else as a means of living.[26]
>
> In the days of Paul, when we supposed that husbands actually stayed at home, this doctrine might have had some force—but in these days when some few husbands come home at night, bolt their meals, and then go out to return in the, "wee small hours of the morning," or eat and drop in bed and conduct a snoring match until time to arise and go hence, if they can learn anything from such husbands, the thing that they learn will be of little service.[27]

Although more pungently put than most, Walker's views were grounded in the late nineteenth century feminist theology of black Baptist women that has been so ably described by Evelyn Brooks Higgenbotham.[28] Women whose writings appeared frequently in the black press in the 1880s and 90s repudiated Biblical put downs and identified other passages that were supportive of equality, viewed themselves as a power for change, and self-consciously organized to gain a voice in the governance of the Baptist church.[29]

There is no doubt that Walker took a great many digs at men, particularly in their roles as husbands and race leaders. How much was personally motivated by aspects of her own marriage and community experience is not

amenable to proof. Her frequent references to loss of companionship after marriage are ironic coming from someone who worked many evenings and traveled so much. In interpreting her remarks, it should be remembered that she had many staunch male friends and associates, appealed specifically to men as a category on occasion, and had a reputation as a charming, gracious woman.[29] The battle of the sexes has its own language. William Sydnor's production "Answer the Call," effectively combining Walker's words with interludes of period music, had the whole audience laughing at her gibes because when spoken they did not strike the ear as hurtful.[30] She was witty and John Mitchell often wondered how she got away with saying the things she did.[31]

Walker expressed confidence that woman's sphere was widening, particularly in the area of available occupations. She had an essentially purposeful, evolutionary view of history. This encouraged her because, above all, she saw spheres as wasteful of human talent. Her most direct attack on woman's sphere was made in an address to a group of activist women in 1912:

> Woman's sphere, in truth and justice, should no more circumscribe every woman to the hearth, the broom, the wash tub, the ironing board and the cooking stove, than it should decree that every man should be a grocer, a banker, a printer, a mechanic, or a professional man. There is neither justice or good common sense in the demand that every woman should confine her activities to the domestic duties of home, regardless of what her inherited gifts and inclinations are, than it is sensible to say that every man should be a merchant. As ability, adaptability decide these things for men, so let them decide for woman. There are thousands, aye hundreds of thousands of women, who will ever find their greatest joy and happiness, in making good bread, cooking good meals, and rearing good families; and there are thousands upon thousands who are anxious to become milliners, merchants, professional women, unhampered and free to make their living, to help support aged fathers and mothers, to help clothe and educate younger sisters and brothers, and secretly to hand some heavily burdened married sister, a few dollars to make life's way less rugged.[32]

Walker's strategy for dealing with the conditions that she saw facing women and African Americans was economic. There was no question in her mind that money was the key to the culture. As she said, St. Luke "believes in prayer . . . but has still greater faith in the prayer which has a dollar to enforce the petition."[33] For the race, under persistent conditions of segregation, she urged the segregation of money. As was her habit, she illustrated this with a compelling story—Herodotus's account of Cyrus's capture of Babylon—a story which makes palpable the force behind "buy black:"

> We are, practically, shut out from Great Babylon—as completely as Cyrus was shut out from ancient Babylon 2,500 years ago; shut out by walls too thick to be pierced, too high to be scaled, too deep to be undermined—locked out by a hundred brazen gates, and yet Cyrus captured the city, not by force but by stratagym [sic].
>
> And here we are, in Washington, shut out from employment in the concerns which we so largely support, by a prejudice higher than the Washington Monument, thicker than the thickest granite walls of your most massive building—a prejudice so rank that it is an offense to God. Cyrus finding force but of little avail, went back some little distance from the walls of the city, out of the sight of the Babylonians, and while they were laughing at his puny efforts, he set a part of his mighty army to digging a trench, or canal, for the purpose of changing the course of the river, which flowed under the walls and through the city—turned so that it flowed around Great Babylon. And thus under the great walls and through the [almost dry] river bed into Great Babylon, Cyrus and his army marched and Great Babylon fell!
>
> The Independent Order of St. Luke much desires to adopt the plan of Cyrus.[34]

Her plan was to use the resources of St. Luke, both human and monetary, to create businesses that offered employment, especially for women and young people, that would provide services hitherto purchased from whites, and would be, as expressed in one of her powerful economic metaphors, able to kill the lion of prejudice by ceasing to feed him.[35] This idea makes up a large part of the self-help and self-determination philosophies of black leaders.[36] In its pure form, which was how she saw it, it combines the political action of boycott with community development through entrepreneurship. To be successful, particularly to overcome the disadvantages of under-capitalization and inability to compete that is characteristic of small enterprise, the loyal support of the whole ethnic group was necessary in terms of both investment and patronage, since no support was expected from anyone else. She argued the power of aggregating very small amounts of money from separate individuals into a sum with creative potential.[37]

The vision of all the buying power of blacks being placed at the service of their own community is a perennial one. Walker, estimating the number of African Americans living in whatever city she was speaking in, would paint vivid word pictures of the number of shoes and hats, the amount of food and fuel, and other daily needs that should be being supplied by black entrepreneurs.[38] She felt strongly that manufacture was also important, that blacks should be producers as well as consumers, and factories were part of her initial vision.[39] She perceived whites as supporting their own, and urged blacks to be as loyal

to their group. One of the institutions she particularly singled out as the enemy (as have many people before and since) was the "white man's corner store"—a type of business that she saw as a key to white mobility. She knew if blacks were to open such a store in a white neighborhood, it would be forced to close, but she did not see why blacks preferred to patronize whites, rather than support their own stores, the kind of stores that they could expect to be able to run.[40]

Despite her vision, Walker believed that, as a people, "we are bitterly and constitutionally opposed to business amongst ourselves."[41] This idea, that somehow African Americans are unsuited for business, spoken of almost as if it were a genetic trait, despite all the ample evidence to the contrary, remains persistent today. Walker did not speak of the black businesses already existing in Richmond; and, when she did, it was to be critical:

> While it is true, that Richmond has a large number of business folks, don't you know that many of these business folks, who are posing as race leaders and great race lovers do not patronize and help their brethren who are also in business? Don't you know that some of our leaders, whose every dollar comes out of the Negro, spend their money with the white grocery man, the white shoe-man, the white butcher, and the white coal man and deposit the dollar which comes from their Negro supporters in the white man's bank? Don't you know that, following the example set by their leaders, many, many of the employees of Negro concerns take their money to the white merchant, and turn up their noses and elevate their eyebrows in contempt, at the thought of spending the money which they have gotten directly from Negroes, with Negroes.[42]

Commentators on the history of black business have often suggested that there were real reasons not to buy black, that goods were liable to be inferior and/or higher priced, that a small scale made institutions such as banks unstable, and that appeals to buy black were essentially self-serving.[43] Walker tried to counter similar ideas abroad in Richmond: "What has the white man done for you that you should trust his bank?," and specifically refuted them when they were made against the St. Luke store.[44] When she referred to patronizing black banks and insurance companies, she spoke in general or, if she gave an example, chose an institution other than St. Luke.[45] Characteristically, however, she emphasized the racial uplift aspect of business, and the type of community organization she thought was needed to support economic and social development.

She consistently used the metaphor of the family for race:

> We are told that out of one blood God made all nations that dwell upon the face of the earth—and man has taken God's handiwork and divided the same by families: the BLACK, WHITE, YELLOW, BROWN, and the RED, and I have named them in the regular order of their importance.[46]

Like many leaders of the time, she called for race unity, race pride, race love, and race cohesiveness. Thus she pointed out that buying a newspaper from a white boy who got his earlier than the black boy was a direct way of handicapping one's own children.[47] Trust of and loyalty to race enterprise was presented as a prime directive to be taught in schools and churches, by girl friends to boy friends, employers to employees, and within the domestic circle.

Walker's vision for women was also to provide opportunities for them to gain economic control of their lives. She said that when she graduated from Normal School, the only real occupational choice an educated woman had, since she did not count the tobacco factory or washing clothes, was domestic service or teaching.[48] Since marriage terminated the opportunity to teach, that left domestic service. She always said that she would not denigrate any honest labor, but one of her aims was to rescue black women from the necessity of working in white homes. This was partly a preference for self-determination and decent working conditions in terms of hours and pay, but also involved a strong desire to avoid sexual harassment and the "immorality issue" which black women combated at every opportunity.[49]

In a speech entitled "Traps for Women," Walker said a great trap was poverty. The motive for women to work was economic. She went on to say that the most dangerous trap was idleness due to unemployment. She rejected the concept of "bad woman" and said, "I have never seen one in trouble whom I did not feel like calling Sister, and extending to her my hand and seeking the cause of her trouble." Her solution is by now familiar—organize and go into business:

> But, my dear friends, if anything is clear in my mind and I do hope and trust it is equally as clear in yours, if our women are to avoid the traps and snares of life, they must band themselves together, organize, acknowledge leadership, put their mites together, put their hands and their brains together and make work and business for themselves. We know there are few of us who can give much; but there are thousands upon thousands who can give little, and the combining of the mites will produce the much, so necessary to success.[50]

Another pillar of her program was the insistence that the basic problem with marriage was that women expected their husbands to support them. Some few

could she said, but most could not.[51] She took the position that women earning money would strengthen marriage and the family:[52]

> Let *woman* choose her own vocation, just as man does his. Let her go into business, let her make money, let her become independent, if possible, of man: let her marry, bringing into the partnership, if not money, a trade or business—something else besides the mere clothes upon her body—and the divorce courts will be robbed of more than half their business, and married life will, to some extent, cease to be a sham, a mockery and a bitter disappointment.[53]

She also argued, demographically, that many women would have to support themselves because they could not get married, citing the 1900 census figures to show the unfavorable sex ratio in the Jackson Ward.[54] She recognized that not all women wanted to marry and that not marrying had its advantages, but she recognized always that well-being flowed from economic power over one's environment.

She perceived white women as making great strides in entering almost all of the occupations formerly considered the province of males, and urged black women to catch up.[55] She called business "the most comprehensive term in the world's use to-day."[56] In her usage, it covered any activity that involved the brain and made money—her examples ranged from running an egg business to practicing medicine.[57] Her list of occupations available to black women was elastically suited to her rhetorical purpose. The longest one appears in an address to the Coronella Club of young women, contrasting her opportunities to theirs. There she lists in Richmond "colored women who are doctors, pharmacists, trained nurses, stenographers, office clerks, bank clerks, book-keepers, notary publics, typewriters, scientific cooks, graduates in domestic science, store-keepers, music teachers, printers, regalia-makers, tailors, milliners, and the end is not yet."[58] In 1912, she was back down to "teachers, domestic servants, and church builders."[59] Both represent aspects of the truth.

She exalted various special qualities of women, illustrated with telling examples from the Bible, and, when in full rhetorical voice, she brought all her interests together and made it clear that she believed the salvation of the race lay with women in business:

> If our men are so slothful and indifferent as to sleep upon their opportunities, I am here to-day to ask the women of North Carolina to awake, gird on their armor, and go to work for race uplift and betterment.

> It is no new thing that God has had to make use of the weaker when the stronger fails to do his duty.[60]

That was a powerful message. A fan letter from a man about one of her speeches in North Carolina, perhaps this one, but clearly one very like it, said, "You made me almost want to be a woman."[61] She exalted women, African Americans, and business. She urged self-determination, community organization, and action, some of it confrontational. That was the substance of her speeches. The quotations illustrate the style, and one can imagine her low, resonant voice. African American sources of her thought are best considered chronologically, as has been done with the black Baptist women, but there are some other influences that are usefully considered here.[62]

St. Luke was a religiously based society: its public symbol was the Cross, its annual Thanksgiving Day Service was held on Easter Sunday. No one could be a member who did not believe in "the existence of a Supreme Being, the Creator and Preserver of the Universe."[63] The office day began with obligatory devotionals, and conventions featured hymns and sermons. A sacred/secular dichotomy had little or no meaning to Walker in either her personal or professional life. She was very well versed in her religious tradition, and her major source of authority and imagery was the Bible. An analysis of eleven speeches showed one hundred and six biblical references. Forty were from the Old Testament, sixty-one from the New Testament, and five are found in both.[64] Her attitude toward scripture is made very clear when she quotes 2 Timothy, "All scripture is given by inspiration of God, and is profitable for doctrine, for reproof, for correction, for instruction in righteousness."[65] For her, the entire Bible was a manual for living, and she did all she could to help her audiences perceive it that way.

Her knowledge of the Old Testament was a tribute to the First Baptist Sunday School. She frequently cited Genesis, particularly to illuminate God's plan for male-female relationships; woman as man's helpmeet and companion are images that are emphasized over and over. She contrasted humankind's humble creation out of the dust of the earth with God's investment in humanity pointing out that humans are crowned with glory and honor.[66] In addition to Genesis, she used a wide range of books including Exodus, Joshua, Judges, Kings, Chronicles, Ecclesiastes, Psalms, plus many of the prophets, including Isaiah, Jeremiah, and Micah. For these speeches at least she drew most upon the wisdom of Ecclesiastes rather than the poetry of Psalms. She knew and used many Old Testament stories ranging from the well-known one of Abraham and Sarah to the obscure history of Benaiah.[67] Interestingly, she only once in this

collection used a metaphor from Exodus, a favorite African American source, referring to the Hebrew children being led by God out of bondage. She said St. Luke members would follow "the pillar of cloud by day and the pillar of fire by night" to imply God's leadership of St. Luke activities, and the liberation theme.[68]

Her New Testament references also cover a wide range: the Gospels plus Hebrews, 2 Timothy, Romans, 1 Peter, and James to name some. Matthew is the gospel she quotes most frequently, but she also often used ethical, or social action, passages such as "Do you love me Simon Peter? Feed my sheep" found only in John.[69] She told stories from the New Testament as if she had been present, often beginning with "come with me back 1,900 years."[70] She illustrated women's special connection with Jesus and special capacity for faith in several speeches detailing women's behavior in interaction with Christ and particularly their staunchness as opposed to men at the time of the Crucifixion through the Resurrection. One of her mesmerizing "story speeches" is "Woman at the Sepulchre" which revolves around the faith of the women who went to tend Jesus' body in the tomb even when they had no idea how they would move the stone. When they arrived, they found the stone had already been rolled away, justifying their faith. She said she was inclined to believe men would have had a committee meeting and decided the time was not right.

She consistently uses the phrase "meek and lowly Jesus" and refers to meekness as an inherent quality of women. A favorite rhetorical device was the "it is no part of God's plan" construction with such conclusions as "that men should support women," or "that we should be poor." She specifically opposed the notion that God required or Christ taught the giving up of earthly possessions with a scriptural quotation, "Seek ye first the Kingdom of God . . . and all these things shall be added unto you"[71] In a speech naming seventeen Biblical women, she said she liked Mary of Bethany best. In the story of how Mary of Bethany was rebuked by onlookers for using extravagantly expensive ointments in caring for Jesus' head and feet, Jesus replied that she was doing the right thing, adding "the poor are always with us."[72]

She did not use conventional interjections such as "Praise God" and "Thank you, Jesus," and only once in this material does she testify. That is in an overtly religious context talking to Sunday School staff and pupils when she said about Rev. Holmes: "HE BURIED ME IN CHRIST BY HOLY BAPTISM."[73]

She called her listeners to live their faith in their economic choices, their domestic behavior, and their social convictions. She likened the importance of the sociality (which she called sociability) central to Christianity to that of the

dynamo in the electric plant. She consistently connected strength in faith with strength in works.[74] Her ethical emphasis, however, did not imply salvation by works. Although she mentioned death frequently, "the silver cord loosed . . . the wheel broken at the cistern," "the dust returned to the earth," and often "the country from whose bourn no traveller returns," she concentrated on this world.[75] As a fraternal leader, she dealt with death, last rites, and funerals constantly, and she spent a great deal of time talking about death in order to persuade people to buy insurance.

In a stinging indictment of the religion she saw whites as having imposed upon slaves, she describes:

> . . . a supine waiting for the miraculous, a faith without works, a religion void of real love, a religion which taught endurance without murmuring, hope without resistance, waiting without watching; a religion by far worse than the paganism which the slave brought from Africa in that it utterly destroyed his manhood and took from him every particle of trust and confidence in his own flesh and blood and rooted and grew up in him unlimited faith and worship in those that despoiled him.[76]

This religion Walker considered "as devoid of sense as it was of piety, purity and Christianity."[77] Her strong views account for her lack of other-worldly emphasis, which she associated with the theology of oppression. Hers was a social gospel. She believed in the inherent sinful nature of humanity and spoke of children as having sinful natures.[78] However, she felt it important to reiterate that neither the people who lived in Christ's time nor her contemporaries were saints, but ordinary people with the usual human weaknesses.[79] Characteristically, this was discussed in the context of women in terms of need for compassion and in the context of men by descriptions of specific unflattering behaviors.

There was one minister who had a great influence on many of the black women Baptists who adopted a feminist theology, Rev. T. DeWitt Talmage.[80] One can only assume that Walker was among them since her son Russell had the middle name Talmage and her son Melvin the middle name DeWitt. A thick book of Talmage's sermons entitled *Trumpet Blasts*, with no publication date, is in her library. Talmage was a handsome, dynamic, and riveting preacher, both revered and criticized for his dramatic, sensational preaching manner. Following graduation from New Brunswick Theological Seminary, he was ordained in the Dutch Reformed Church in 1856. His first pastorate was in Philadelphia, but in 1869 he went to the Central Presbyterian Church in

Brooklyn. There he built up such a following that ever larger churches called Tabernacles had to be built. Congruent with his dramatic manner, his churches were plagued with fires.[81]

When his superiors, the Brooklyn Presbytery, accused him in 1879 of "falsehood and deceit, and . . . using improper methods of preaching which tend to bring religion into contempt," he was narrowly acquitted.[82] In 1894, he moved to the first Presbyterian Church of Washington, D.C., where he stayed as associate pastor for five years before resigning to devote himself to editing the *Christian Herald.*

What made Talmage so influential was the fact that, at the peak of his popularity, his sermons were published every week in 3,500 newspapers, including almost all the African American weeklies. He reached, it is said, 25,000,000 readers. Since he published every sermon he ever delivered, it is not surprising that he had opinions on a wide variety of topics which he expressed freely. In 1886, the year the Walkers married, he published *The Marriage Ring—A Series of Sermons on the Duties of the Husband and Wife, and on the Domestic Circle.*[83] On a single page he covers four Walker themes: that women do not have to marry—it is a *choice* which should be made with great deliberation; that in places in the United States (he mentions New York and Massachusetts) the fact that there are more women than men means that women choose spouses from a smaller pool than men do, that a bad marriage is harder on the woman than the man because the man can go to his club, and that women are morally "better" than men.

His style is not sensational on the printed page, so his immense popularity must have been due to his ideas. He was very supportive of women. For instance, "It would seem that woman is a favorite of the Lord, and that therefore he made more of that kind. From the order of creation in Paradise it is evident that woman is an improved edition of man."[84] He referred to the "motherhood of God." It is no wonder that, along with other black Baptist activist and evangelical women of the time, a young Walker putting together a philosophy for action should have been so drawn to Talmage's very accessible thought. He was, in addition, markedly pro-business.[85]

Another influence on Walker, judged by the columns pasted in the scrapbook she kept between about 1902 to 1908, was Dorothy Dix, whose syndicated advice columns, produced without a break from 1895 to 1950, had an enormous impact on the shaping of public opinion, even more than Ann Landers and Dear Abby do today, because the competition from other sources was not as great. Since almost every literate woman in the country read Dor-

othy Dix, it is no wonder that Maggie Walker did (in the *New York Evening Journal*).

One Dix column in the scrapbook, dated 19 December 1907, is entitled "What to Do if the Woman Has All the Money." Dix said this was no problem as long as the woman did not hold it over her husband in any way. Another column was about raising daughters to be financially independent. In private life Dorothy Dix was Elizabeth Meriweather Gilmer, a Southern woman, born in Tennessee, who grew up in poverty. She married a man who, after a brief period, became "unbalanced." Forced to support them both, she cared for him for over forty years until his death. She was therefore in a particularly good position to be compassionate about others' troubles, and to counsel adjusting to reality, being cheerful, and taking one day at a time. For women, she was a role model of a self-made, successful professional.[86]

There is a striking resemblance in both style and substance between Dix's writing about women and Walker's speeches. Both can be bitter and cutting about woman's sphere in a way which suggests that this was acceptable to audiences. For example, Dix wrote:

> Without doubt, marriage is a cruel and a bitter disappointment to nine-tenths of those who enter into the holy estate.
>
> Being able to earn your own living sets you free. Economic independence is the only independence in the world. As long as you must look to another for your food and clothing you are a slave to that person. You must obey him. You must defer to him. You must bind your will to his.
>
> Sit down, sisters, and have a real heart-to-heart session with your own souls. Put out of your mind firmly and for all time the idiotic idea that there is any lot of perfect peace and happiness, any road you might have travelled that is not strewn with tacks. Worry and anxiety and sickness and sorrow and disappointment and loneliness are the portion alike of the highest and lowest, and you cannot escape the human lot. It is life.[87]

The Dix prescription for being a good wife involved the usual formula of feeding the husband well, maintaining a neat home, dressing attractively, not expecting the impossible, being cheerful and thrifty—all Walker advice to the members of a girls' club in her speech "Nothing But Leaves." When Dix was accused of writing "old stuff," she cited the Bible as the primary source of her "old stuff."[88] Walker was well grounded in popular culture, and that culture included a tough-minded counselor who dealt in realities, not romance.

Maggie Walker also read Ella Wheeler Wilcox in the *New York Evening Journal*, clipped a couple of columns for her scrapbook, and had a volume of

Wilcox poems in her library.[89] Wilcox was primarily a poet whose early interest was in male-female relationships and sex. Neither the style nor content of her columns and essays have a known importance in understanding Walker except for one poem. The column, which appeared in the *Journal* on 16 January 1908, is entitled "Ella Wheeler Wilcox Discusses the Negro: His Wrongs and His Aspirations," consists of a poem which argues that whites gave blacks freedom, but grudged love and knowledge; therefore, blacks should not be judged for the use they have so far made of freedom since they were told to fly without being given wings.

What attracted Walker was not the questionable argument of the body of the poem, but the first and last verses—the refrain:

> Out of wilderness, out of the night
> Has the black man crawled to the dawn of light,
> Beaten by lashes and bound by chains,
> A beast of burden with soul and brains,
> He has come thro' sorrow and need and woe,
> And the cry of his heart is to know, to know.
>
> Out of the wilderness, out of the night
> Has the black man crawled to the dawn of light.
> He has come through the valley of great despair,
> He has borne what no white man ever can bear,
> He has come through sorrow and pain and woe,
> And the cry of his heart is to know, to know.

Walker changed man to woman, he to she, his to her throughout and used the verses in two speeches.[90]

If sheer bulk is any guide, another strong influence on Walker was Elbert Hubbard. Her library contains twenty-two books and several pamphlets by Hubbard as well as two books by his wife, Alice, on women's issues. He was a true American phenomenon. Educated, as he says in his *Who's Who* entry, in the University of Hard Knocks, he was a writer, salesman, master-craftsman, socialist business man, and lecturer.[91] In 1895, under the influence of William Morris, he founded a printing business in Aurora, New York, called Roycroft. From there he published a popular journal, *The Philistine*, in which he expounded his philosophy of life. The Roycroft Corporation, organized as what was called a semi-communal institution, expanded into the manufacture of books, giving work to 500 to 800 people, depending on the source consulted.[92]

Hubbard's philosophy is best known today from his 1899 "A Message to Garcia" which outlines the behavior of the ideal employee. During the Spanish-American War, a man was asked by President McKinley to deliver a message to Garcia, a leader of guerrilla forces in Cuba. The messenger asked no questions, but on his own initiative found out where Garcia was and completed the errand. This behavior Hubbard saw as an example of the qualities needed in the world: loyalty, prompt action, discharge of a trust. Generations of school children were brought up on the story. One can imagine his lectures, since he had a flamboyant persona, long hair, a broad tie, and a wide-brimmed soft hat.[93]

Walker's Hubbard collection ranged over many topics: *Houses of Famous People* (a three-volume set), several books on business, collections of his *Little Journey* series, and a multi-volume collection of his essays. He believed that human happiness is dependent on economic freedom, so that the first necessity is to produce wealth, be wise in its use, and just in its distribution.[94] His emphasis on efficiency in business gave rise to many statements used in booster type salesmanship such as the one used by St. Luke called "The Busy Man's Creed":

> I believe in the stuff I am handing out, in the firm I am working for, and in my ability to get results. I believe that honest stuff can be passed out to honest men by honest methods. I believe in working, not weeping; in boosting, not knocking; and in the pleasure of my job. . . .
>
> I believe in courtesy, in kindness, in generosity, in good-cheer, in friendship and in honest competition. I believe there is something doing somewhere, for every man ready to do it. I believe I am ready RIGHT NOW![95]

On the subject of women, despite some references to their "inaptitude" for reasoning and a penchant for seeing them attached to typewriters, he thought that they belonged in business, that they should fit themselves for paying jobs, that they should be companions to men in marriage, that Christianity (particularly Pauline doctrine) retained an inappropriate Oriental thread subjecting women, and that women had been the first slaves. No one can be free unless everyone is free. He preached individual self-reliance and the need to help those less fortunate.[96]

Hubbard was so much a part of American life that the headlines in the *Richmond Planet* announcing the sinking of the Lusitania included the news that Alfred Vanderbilt and Elbert Hubbard had gone down with the ship.[97]

In Walker's fight against the spheres she saw circumscribing the lives of African Americans and women, and particularly the tightly circumscribed area

where those two spheres overlapped, confining the African American woman to an especially difficult position, she used as her major weapon a vision. This vision of cooperative endeavor to achieve self-determination based on economic strength drew on parts of both Washingtonian and DuBoisian philosophy, the religious tradition and values of African American culture (particularly as interpreted by black Baptist women), and aspects of the popular culture of the wider society. The vision, given voice in her speeches, was confrontational and demanded more justice from men for women, from whites for blacks, but it was based, above all, on the necessity for action. We now turn to what she and her St. Luke associates were able to do with this vision.

FIVE

Action

As an incipiently revitalized and transformed I.O. of St. Luke moved into the Progressive Era, the vision Maggie Walker so skillfully evoked in her speeches started to be shaped into, and enriched by, the experience of building business and service institutions. She and her colleagues spent these years crafting organizations, trying with minimal initial knowledge to learn rapidly enough to move on to the next step. In consonance with the national culture, their key developmental concept was business, a field which many black leaders and white well-wishers emphasized as a major potential avenue of upward mobility for the African American community. W.E.B. DuBois, in his report of the 1899 Atlanta Conference on "The Negro in Business," called for the formation of a National Business Man's League, an idea that Booker T. Washington made a reality in 1900 when he founded the National Negro Business League (NNBL).[1]

Most of the early reports simply listed black businesses in various cities, but DuBois provided some generalizations. His description of the growth of what he called the cooperative or group economy in urban black communities, both north and south, explains an important aspect of the St. Luke scene:

> [The group economy] consists of such a co-operative arrangement of industries and services within the Negro group so that the group tends to become a closed economic circle largely independent of the surrounding white world.
>
> . . .
>
> You used to see numbers of colored barbers; you are tempted to think they are all gone—and yet there are more Negro barbers in the United States than ever before, but also at the same time a larger number than ever before cater wholly to colored trade where they have a monopoly. Because the Negro lawyer, physician, and teacher serve almost exclusively a Negro clientage, their very existence is half forgotten. The new Negro business men are not successors to the old; there used to be Negro business men in New York, Philadelphia and Baltimore catering to white trade. The new Negro business man caters to colored trade. So far has this gone that today in every city of the United States with a considerable Negro population, the colored group is

> serving itself with religious ministration, medical care, legal advice, and education of children: to a growing degree with food, houses, books and newspapers. So extraordinary has been this development that it forms a large and growing part in the economy in the case of fully one-half of the Negroes in the United States and in the case of something between 50,000 and 100,000 town and city Negroes, representing at least 300,000 persons, the group economy approaches a complete system.[2]

In an earlier paper he had said:

> So far has it gone, that in cities like Washington, Richmond, and Atlanta a colored family which does not employ a colored physician is in danger of social ostracism; in the north this is extended to grocery stores; in Atlanta when I went there eight years ago the whole business of insurance for sickness and accident was in the hands of white companies. Today fully one-half of it has passed to black companies.[3]

Walker's exhortatory approach to community development through a co-operative economy presents it as arising from core community values, but in need of the kind of policing DuBois describes. As her speeches show, St. Luke members also saw it as a confrontational response to segregation. Others agreed. "The Almighty Dollar is the magic wand that knocks the bottom out of race prejudice . . . ."[4] DuBois wondered, if the Negro could not gain an economic foothold in the national industrial organization, how far could the development of a group economy could go to break race prejudice?[5] He also pointed out the disadvantages to such an economy, suggesting it intensified bitterness and prejudice as when African American companies "exploited" the fact that white insurance collectors would not take off their hats when they entered black homes. And, he said, it "provincializes . . . . in thought and deed."[6] The cooperative economy never was, of course, a complete system.[7]

By 1900, there were two African American banks in Richmond, the True Reformers and the Nickel Savings Bank, known as Dr. Tancil's bank, since Richard F. Tancil, a physician, was president, and it operated out of his East End home for many years after its founding in 1896. It later had a branch bank in the *Planet* building on N. Fourth Street.[8] Nickel Savings was always small, not being in the beginning a depository for fraternal funds. Later Mr. Bass, the cashier, organized a fraternal called the People's Relief Association, and the bank became known as the People's Bank.

On their favorite day of April 3rd, the True Reformers of Richmond opened a grocery store, inaugurating their newly chartered Mercantile and Industrial

Association, run by B.L. Jordan.[9] St. Luke was still getting organized. Walker, earning her salary of $100 a year, which she always described as $8 a month, worked closely with her friend, the Grand Chief Ella Onley to enforce the collections necessary to support the now compulsory fifty dollar endowment policy.[10] Several councils had to be suspended, the only sanction the R.W.G. Council had available. It proved an effective one, when coupled with persuasion and charm. Many, when they got over their surprise, paid up and were reinstated, which was always without prejudice.[11] However, every change, and there was to be a constant flow of them throughout the years, was bitterly contested. Members dropped out and enemies of the administration increased. At the August convention, the Secretary reported that membership had doubled to 3,830 in 89 councils, with 1,205 children in 35 Circles.[12] Assets totalled almost $3,000, not counting the ritualistic works owned by the R.E.N.G. Council over which there was still much wrangling.[13]

The convention moved to raise the value of the endowment policy to $100, with the $25 burial portion the responsibility of the local Council which received $10 back. The remainder was raised from an assessment of 4 cents a member in the event of a death. The semi-annual tax for administration remained 10 cents. Each council was urged to start a juvenile circle and several organizational changes were made. The Endowment Board was dropped in favor of an Executive Committee formed of the Chief, Secretary, Treasurer, and three other Richmonders, empowered to act for the R.W.G. Council (at $1 a day if not salaried). A Board of Directors (later called Trustees), to be elected annually without regard to locality, was formed to meet with the executive committee twice a year.[14] This is the structure that enabled St. Luke to move efficiently, and it is the one they retained. The motto chosen to head the account of these developments in the official history was "Responsibility walks hand-in-hand with capacity and power."[15]

Disciplined centralization was complete, money was accumulating, and the drive for membership continued. Publicity for both the adult order and the juvenile department had started emphasizing prompt payment of sickness and death claims.[16] Walker was to argue always that "this noble, old order has not strayed from its first obligation."[17] The amount of work, dedication, and time involved in nurturing these organizational developments is not hard to imagine. There was a focus on building good will, harmony, and a sense of optimism.[18] And there was fun, like summer excursions to Buckroe Beach, "the only salt water front owned and controlled by colored men,"[19] and wonderful times on the special railroad cars carrying delegates to the conventions.

This was the year that the General Federation of Women's Clubs, meeting in Milwaukee, refused to recognize the credentials of delegate Mrs. Josephine St. Pierre Ruffin of Boston, and thereby again declared itself an all-white organization.[20] At the Hampton Conference there were talks on health, kindergartens, and wage scales for various jobs. It was the year that agitation of black Baptist women culminated in the Women's Convention, Auxiliary to the National Baptist Convention, formed in the basement of the 3rd St. AME church in Richmond.[21] Its guiding spirit, as secretary for many years, was Nannie Helen Burroughs, one of Walker's closest associates.

In September 1900, FABC appointed a committee to see how many members had joined the Episcopal church-a sure sign of morale problems.[22] The reasons given for dismissing Holmes after his long service as pastor were that "the physical, spiritual, and financial condition of the church [is the] source of alarm and apprehension . . .[and] the additional competition of new demands and needs of the church for which it is apparent that our present pastor is unable to meet, satisfy or cope with." Holmes was dismissed in October and died in November.[23]

The two candidates for the pastorate were Walter Henderson Brooks, an "independent" and Holmes' son-in-law, and William Thomas Johnson, a "cooperationist."[24] John Mitchell, an independent, threw himself into supporting Brooks and used the Planet to ridicule Johnson, including publishing, with editorial comments, a private letter from Johnson to the church. In June, Johnson was elected, and on July 15th, John Mitchell was charged to show why the right hand of fellowship should not be withdrawn from him.[25] This started a long and painful struggle. Mitchell tried to join Fifth Street Baptist, but only after a conference of ministers from four states was he allowed to do so, on the grounds that his exclusion from First Baptist was illegal.[26] The rift between the two churches persisted until it was finally healed in December of 1903 in a dramatic meeting. Amidst general rejoicing, the Minutes note that Sisters Maggie L. Walker and Rosa D. Bowser "poured out their souls in words, that the war was over, let us be about the Master's business, saving the souls of men."[27] Rev. Johnson was a native of South Richmond and received a degree from Richmond Theological Seminary (before it became Virginia Union. His wife Margaret Rose Johnson graduated from Hartshorn College, served for many years as president of the Women's Baptist Missionary and Educational Association of Virginia, and was active in the women's club movement. Both the Johnsons became very much a part of Maggie Walker's life, including being next-door neighbors.[28]

In the midst of the summer's community turmoil, Maggie Walker made her big move at the 1901 St. Luke Convention. Besides reporting a modest net growth of the Order as of less than 700 new members,[29] she outlined a plan for expanding its activities. Couched in her best "Onward Christian Soldiers" style, she described the army, recruited from the ranks of professionals, businessmen, and working men and women, ready to march bearing aloft the Cross.

> We have invited all; and all have come. The good and true, the noble and pure men and women from all ranks of life. But have these come to us simply because they wish us to continue to administer to them in hours of pain, and wipe the death damp from their brow? . . . . They have come hoping and wishing for an opportunity to join hands, and further cement our fraternal band.[30]

First she called for a savings bank, to be run by the men and women of the Order. She painted a word picture of the growth of money—the first part of which is carved on the memorial stone in front of the present Consolidated Bank and Trust building:

> Let us put our moneys together; let us use our moneys; let us put our moneys at usury among ourselves, and realize the benefit ourselves. Shall we longer continue to bury our talent, wrapped in a napkin and hidden away, when it ought to be gaining us still other talents.[31]

Then, and this was innovative, she called for the establishment of factories to provide employment for young black women, who had such a hard time earning a living.[32] The products she suggested were women's and children's clothing and, for an unknown reason, men's underwear. Next was a millinery store.[33] This appealed to women and had a high symbolic value, because trying on hats was a major period recreation denied African American women who were not allowed to try on anything in white stores. The hat issue was a major focus of bitterness. To hear a woman describe what it felt like as late as the nineteen forties to be asked to use a sheet of wax paper between her hair and the hat she wanted to try on is to understand why.[34]

Lastly, in this ringing rallying of her troops, Maggie Walker called for a newspaper, starting as a monthly and progressing to a weekly. She saw it as an essential part of the publicity generation the new enterprises would need. In her description, she used the words "herald" and "trumpet," but did not then announce the name, which was to be the St. Luke Herald. The "mouthpiece,"

as she always referred to it, of the Order was to make sure "that the St. Luke upon the mountain top, and the St. Luke dwelling by the side of the sea, can hear the same order, keep step to the same music, march in unison to the same command, although miles and miles intervene."[35]

She concluded by saying, "We will raise something else besides points of order," and called for an expansion of the executive committee from six to nine members in order to accomplish that program. The committee on the Grand Secretary's report, expanded to sixteen people, recommended the plans, and also recommended that the secretary's salary be raised an unspecified amount, but enough to enable her to employ an assistant.

This assistant, the first St. Luke clerk, was Maggie Macklin [Smith], called "little Maggie," who worked for the Order thirty-four years until her death in 1934, a month before Walker's. She was a member of Good Idea Council, of which she was assistant secretary for many years, and she ultimately became a bank director. Walker once said of her, "I have found her faithful, obedient, self-sacrificing, and willing at all times to do whatever she was assigned." These qualities describe the ideal St. Luke clerk.[36]

Convention debate was lively, but all the recommendations were passed unanimously. The Executive Board elected to carry all this out comprised Patsie Keiley Anderson (President of the Woman's Union), Ella Onley, Lillian Harris Payne, Armstead Washington (of the St. Luke Association), R.H. Cooley, Abigail Dawley, W.W. Fields, Maggie Walker, and the Chief, Frances Cox (it being the year for a woman).[37] This Board of six women and three men was aided by a five-person Board of Directors.[38]

That summer notice was carried in the newspapers that an attempt would be made in Buffalo in September to form a Colored National Bankers Association.[39] One account identified seven such banks nationally, all but one in the southeast.[40] In fact, the National Negro Banking Association was not founded until 1926.[41] Also that summer the NACW held its biennial convention in Buffalo. After the one hundred clubs from 26 states gave their reports, there were sessions on temperance, kindergartens, home life, the convict lease system and other concerns.[42] Mary Church Terrell gave her retiring president's address extolling the work women were doing "to regenerate and uplift the race."[43] The Booker T. Washingtons were there, reportedly annoying people by going to parties given by whites instead of receptions for the conference.[44] Washington was also the keynote speaker at the Hampton Conference which, besides reports from its committees, heard addresses on the coming disfran-

chisement in Virginia and the American Negro Exhibit at the Paris Exhibition.[45]

On the first day of 1902, John Mitchell, Grand Chancellor of the Knights of Pythias of Virginia and editor of the *Planet*, opened his Mechanics Bank.[46] The competition was growing for St. Luke, which started its program with a newspaper. On March 29th, the *St. Luke Herald* joined the *Planet*, the *Reformer*, and the *Virginia Baptist Reporter* as a black Richmond publication.[47] The first editorial described the mission. Using the liberation imagery of Exodus, it pledged to constructively fight injustice, mob law, jim crow, the curtailment of public schools, and the new literacy test. It went on to state the Order's special interest in providing employment opportunities for women, in production as well as service: "We are consumed with the desire to hear the whistle on our factory."[48] From this time on, most St. Luke coverage was in the *Herald*, not the *Planet*. Unfortunately, very few copies of the *Herald* have survived. Managing all the details of the *Herald* was Lillian Payne's job. In the early years James Hayes was a major editorial contributor as well as the Order attorney.

The new Virginia Constitution of 1902 which formally disfranchised blacks brought a mixed reaction from the community.[49] People like John Mitchell who were expected to lead a protest did not, and this lack of action was considered by many a betrayal.[50] It was James Hayes, along with his colleagues Giles Jackson and J. C. Carter, who engaged in the long drawn out legal battle, ultimately unsuccessful, against the new constitution. By September Hayes also was editing the *Negro Advocate*, a new organ of the Industrial and Agricultural Society, which was the principal fund raising for the legal action.[51]

What may be the single surviving issue of this paper contains a woman's column by Maggie Stewart, who wrote that she had read with pride in the *Advocate* about Maggie Walker's appearance before the third session of the society—"Mrs. Walker, who held men spellbound, brought tears to their eyes and glory to their souls." She then quoted from the account (written, one presumes, by a smitten James Hayes):

> President Thompson introduced Mrs. Maggie L. Walker, Grand Secretary of the St. Lukes. The audience was perfectly silent as she took the floor. For fifteen minutes or more, such a speech, persuasive, musical, and eloquent fell from her lips, as she called upon the black men of Virginia to stand up for their rights, to fight slavery, to live for their children and for hers, caused old men and young men to weep. It was a sight most unusual—a woman talking and

> men crying. The scene will live, it will nerve the Negro men of Virginia never to cease to fight until their rights are respected. Closing, the house fairly quivered under the thunderous applause, while as many who could grasped her hands as she passed from the chancel to the door, invoking God's blessings upon her. A delegate amid congratulations, hand shaking and applause, moved a vote of thanks, and standing on the threshold, a rising vote was tendered the speaker for her well timed words.[52]

There could be no more definitive evocation of the meaning of the concept "race woman," a term frequently used by older Richmonders to describe Maggie Walker.[53] In her travels up and down the East Coast drumming up business before the bank opened, she referred to disfranchisement in her speeches, according to press reports. She urged northern black women to see that their men used their vote and guarded against disfranchisement, and equally urged them to work for women's suffrage in order to double minority strength.[54]

St. Luke recruitment was gathering speed. Julia Hayes and Victoria Waller were instrumental in expanding the Order into Washington, D.C.[55] Fortunately, one of the early enthusiastic converts was Arabella Chase, wife of Calvin Chase, editor of the *Washington Bee*, who, although he himself did not join St. Luke until much later, provided very good coverage of the Order's activities.[56] Stepped-up work in Virginia, run by Deputy A.F. Angel, who later moved to Philadelphia; and a campaign by the R.W.G. Secretary in West Virginia, led to a total membership of almost 6,000. This membership increase enabled the Board to reduce the death assessment fee from four cents to one and a half cents. St. Luke started to spend its accumulating cash, paying out $1,000 for the printing presses. Both the R.W.G. Council and the Juvenile Department, whose funds were kept rigorously separate, invested $500 each in St. Luke Association stock.[57]

The Association made the final payment on its property in September and began to plan for a new building.[58] The old building, Dr. Bright's old home, had been generating revenue for the Association which rented offices to the Grand Council and meeting rooms to subordinate councils. Some flavor of these days is captured in the following reminiscence:

> To be sure I can produce even to this day records kept by me from the first day or evening I entered the Old St. Luke Hall when we climbed the long stairs in front leading to the entrance. Rescue Council 150 held its meetings in the basement and the meeting room was always clean and well kept. Somehow it had or held for me a ghostlike and very restful feeling for I certainly could well

concentrate and it was in this very room that I felt the warmth and the never ending loyalty to the Order.[59]

At Hampton that summer there was intensive analysis of the 1900 census, particularly as it pertained to black migration north and the excess of females in the African American population. Out of 878,988 native-born Virginians, just under 30 percent had moved to other states, with Pennsylvania, Maryland, and New York having the highest representation in that order. Only 35,026 had moved in from other states, a quarter of those from North Carolina. The excess of females was pronounced, but remained in about the same proportion for Virginia as in 1890. In Richmond proper there were 142 females for every 100 males.[60] Rosa Bowser presented the Domestic Science report which had summaries of activities among the poor by the Richmond Mothers Club, prepared by Margaret Johnson, and one from the Virginia Union fireside clubs which did work with multiproblem families.[61] W.P. Burrell reported on business conditions in Richmond. Some interesting points were his note of a shirt factory employing 500 Negro girls at three dollars a week; the use of black labor in laying electrical and telephone conduits throughout the city; training courses in domestic service run by Dr. R.E. Jones who also maintained a hiring bureau. Figures showed that, on average, male house servants received fifteen dollars a month, females eight. He reviewed wages in the tobacco and iron industries, skilled trades (bricklayers were getting $3.50-$4.00 a day), and calculated overall averages. He then went on to list successful businesses, starting, of course, with the True Reformers, who, he wrote, had the following to their credit: 65,000 members; $8,000,000 of insurance in force; a bank with 10,000 individual depositors with a total of $300,000 in accounts; a newspaper, the *Reformer*, with a circulation of 10,000; a hall and a hotel with a capacity of 150, and five grocery stores in several cities.[62] He reported 178 black owned retail grocery stores in Richmond which sounds like a lot of corner stores. A.D. Price, on the corner of Second and Leigh, was the biggest undertaker and liveryman; a steam laundry employing thirty people was very successful; and the largest insurance company was Richmond Beneficial.[63]

When the biennial St. Luke R.E.N.G. Council convention was held in Norfolk from October 19 to 22, 1902, the long-festering dissatisfaction with the federated arrangement joining New York and Virginia was resolved quite simply by the R.W.G. Council of Virginia assuming control over everything.[64] Virginia was represented as having 8,000 financial members, a splendid

(Maggie Walker's favorite adjective) hall on the way, an endowment paying $110 per adult death and $40 per child death, 3,000 subscribers to their newspaper, and a profit-making job printing office. This record, compiled by Richmond, shows nothing about New York. Thus it was proposed that the charter of Virginia be amended to recognize a new national organization with headquarters in Richmond, that is, that Virginia be dropped from the R.W.G. Council, I.O. of St. Luke title. Both state Grand Councils were abolished by this action and New York councils bought into the endowment as administered by Richmond. Walker went to the northern district annual meeting in November, and with her powers of persuasion got seven New York councils and two Boston ones to accept the new arrangement.[65] What W.W. Browne had done with lawsuits, she had accomplished by magnetism. The resolution of this problem began her frequent trips to New York, Brooklyn, and New Jersey where she built a devoted public, which increasingly included Richmonders who had migrated.

Plans for the new St. Luke Hall moved rapidly, and the Association borrowed the initial $12,000 needed for building.[66] Actual construction took place in the spring of 1903, although the building was marked with boldly raised lettering in a carved sign raised above the third floor, "I.O. of St. Luke, 1902."[67] Neither the architect nor the contractor is mentioned in the available records. It was a gray brick building of three stories with a large cornice on top. The council meeting rooms were on the third floor. On the second was the decoratively painted assembly hall, seating over 500 people. The first floor housed the offices and printing department. The Hall was dedicated during week-long ceremonies beginning July 6th.[68] Following their custom, the St. Luke Association used the week to raise money from the many visitors who came through. The entertainment must have been high quality, because the grand total realized was $3,678.98.[69]

The new building had been built on the ground adjoining Dr. Bright's home. The *Planet* reported, "The members of the St. Luke Organization are thoroughly aroused. We learn that the old building [the house] will be raised to the ground shortly and that an even more imposing structure than the one just erected will be built in its place."[70] That is exactly what happened, illustrating the power of starting modestly and upgrading in incremental steps.

Property and buildings were important financially. The St. Luke Association collected a good deal of rent, including $100 a month from the R.W.G. Council and fees from all the circles and councils that used it as a meeting place. However, buildings were even more important for community morale

as a tangible sign of achievement. It was considered worth reporting that the front of the new Hall was lighted by "two costly arc electric lamps."[71] Just to look at photographs of the public space different community groups created, where people could be free and proud, is to sense the power of ownership.

At Hampton that summer, women's club work in Richmond was still portrayed as basically Mother's Club activity described in the conceptual vocabulary of the Poor Saints church committee.[72] The Woman's League was unrepresented, and certainly nothing was said about women, as women, founding newspapers and banks. W.R. Pettiford, President of the Penny Savings Bank of Birmingham, presented the importance of banks to African Americans as a mode of training them in thrift and foresight. He emphasized the need to actively win the trust of, and thus recruit depositors from, wage-earners, saying, "The colored businessman must patiently, but firmly, persistently, and without ceasing continue to go after the trade of his race . . . [T]he colored wage earner must be prevailed upon to spend his earnings so that a portion of the same may be retained by his own people. Any class or race of people who fail to get this idea clearly in their minds and act upon it are past redemption."[73] If she was there, Walker must have applauded vigorously.

At the same meeting, W.P. Burrell reviewed labor conditions in Virginia and asserted, quoting from Booker T. Washington, that if blacks did their work well, they would be able to hold their own against the influx of white labor.[74] In reviewing the 890 business establishments of Richmond, he picked out those run by women: St. Luke; the Richmond Hospital with its Auxiliary of 300 women and Dr. Sallie Boyd Jones as surgeon; the dressmaking business of Mrs. Fannie Cress Payne; and Mrs. Banson, the first female registered assistant pharmacist in Virginia.[75] In contrast, Fannie Barrier Williams, recognizing the employment reality for the masses, concentrated on how to convince women that domestic service was not degrading if they were trained to perform it well.[76]

For several months in 1903, in preparation for the bank opening, Walker spent two hours a day at the Merchants' National Bank of Richmond, studying the way things were done.[77] This was undoubtedly arranged through John P. Branch:

> . . . an elderly Virginia gentleman who served for twenty-five years as the president . . . Branch was a civic-minded Virginian "of the old school," and a man who could be depended upon to contribute generously to local charities. He also felt an old-fashioned concern for the black race and was little concerned by newer notions of race relations. When his "Aunt Critty"

> Williams died in 1900, for example, he and his family went into mourning as if she had indeed been his aunt; after a dignified service, she was buried in the family plot in Hollywood cemetery. John P. Branch was a member of the executive board of the American Bankers Association, and it was no doubt he who helped secure membership for his friend John Mitchell.[78]

Besides these specific instances of encouragement, many commentators throughout the years have described the phenomenon of white support for black banks in the south.[79] Since everyone firmly believed that banks were the pinnacle of financial achievement, never mind their size, black banks were proof, and cited as such, that conditions were favorable for African Americans in the south. None of the black banks belonged to the clearing house system for check cashing because the fee was steep, but the white merchants of Richmond demanded of the national banks that the black banks be accommodated on threat of withdrawing their own deposits, so each cleared through a member, either free or for a small fee.[80]

James Hayes drew up the Charter for the St. Luke Penny Savings Bank, which was granted by Virginia's newly created Corporation Commission on 28 July 1903.[81] The Executive Committee of the R.W.G. Council (the one elected in 1901) was named as the Board of Directors. Each member had to own $100 of paid-up stock. From the beginning, there was an attempt to attract money from outside the state, initially through the St. Luke network.[82] And from the beginning Walker was considered to "enjoy the unique distinction of being the only female bank president in the United States."[83] Shortly after the charter was granted, she went north on a tour and gave several speeches about the bank, urging councils to make deposits. She had been invited to join the Virginia Bankers Association, which none of the male presidents of the other three black banks had. She said she would accept the invitation and "I shall hope to conduct myself so as to reflect credit upon my race and people."[84] Not even a John Branch was up to recommending a black woman to the American Bankers Association.

The dream had been to have a bank run by women, but when the bank opened in St. Luke Hall on November 2nd, the cashier was Emmett C. Burke, recruited from the True Reformers Bank where he had been head bookkeeper.[85] He was paid $50 a month.[86] Burke was an inspired choice, competent and loyal. He had "ability and character."[87] He worked very well with Walker and was able to confront her when necessary for the good of the bank, such as over the suitability of her sons' behavior when they worked there. As opposed to the Order, there was never any serious question of succession at the

bank once Walker let go of her fantasy that one of her sons would take over. Coming from a poor family, Burke supported himself selling newspapers in order to complete his education at High and Normal. He taught a few years in Henrico County, but then became a valet. W.W. Browne "discovered" him one day at his Fountain meeting and offered him a clerkship in the bank. He worked his way up to assistant paying and receiving teller. Then, at the age of 28, he moved to St. Luke Penny Savings. He was active in many fraternals, clubs, and literary societies and a member of Ebenezer Baptist Church.[88]

The other employee of the bank, also considered an officer, was the assistant cashier, Mary Dawson, who received $25 a month. As president, Walker received $25 a week.[89] No salary is given for R.H. Cooley, Vice President, who had been R.W.G. Chief during the planning year. The requirement that the members of the Board of Directors had to own at least ten shares of stock ($100) to qualify proved a hardship to several of the original members, particularly the women.[90] Only Lillian Payne, Leah Lynch, and Patsie Anderson survived. Selling the full capital stock of $50,000 took until 1912. The original dividend was set at 10 percent. The R.W.G. Council took 200 shares immediately in order to have a controlling interest, and Walker acquired a large block.[91]

The bank opening was a gala event continuing long into the evening, with speeches and music.[92] St. Lukes came from all over to make deposits. Maggie Walker in several speeches had optimistically projected that the first day's deposits would total $75,000.[93] Despite all the people who streamed through, there were, in fact, 280 deposits made totaling just over $8,000.[94] That must have been sobering, indeed, although there was comfort in the fact that it was twice as much as the first day's deposits had been in Mitchell's Mechanics Bank.[95] It certainly indicated that even within St. Luke there was a hard selling job ahead. One mechanism used was the distribution of numbered, locked home banks to the juveniles who, when they had accumulated a dollar, could bring their bank to the big bank to be unlocked, and the money put in an account.[96]

That Christmas the Order gave Maggie Walker a victoria (a low carriage for two), a matched pair of black horses, and coachman's livery.[97] St. Lukes might be slow to trust money to the bank, but they supported their leader. Automobiles were still rare, but at least one of Richmond's African American physicians had a car by this time.[98] 1904 was a year of travel for the Grand Secretary, recruiting people for the Order and money for the bank. She made a big impression in Washington where the Convention was held:

> The greatest woman in this or any other country among the negroes and equal to any white woman, is Mrs. Maggie Walker, president of St. Luke's Bank, in Richmond, Va., and the organize the St. Lukes, an organization that is an honor to the colored people. Mrs. Walker is not only a business woman, but a diplomat who has benefitted the lowly and struggling men and women of her race, by organizing them into a society which will be a monument to posterity. She has made intelligent men and women out of the ignorant. She has taught the negro aristocracy that there is true manhood and true womanhood among the working classes of her people.[99]

Fraternal societies required constant recruiting efforts in order to offset membership lapses, caused primarily by the inability or unwillingness to pay assessments. That year well over 3,000 new members joined, but the overall total of financial members remained virtually the same.[100]

In 1904 the Richmond black community's attention was riveted on a campaign against the Virginia Passenger and Power Company (VP&P), which announced that as of April 20 it would enforce segregation on the city's trolleys.[101] Virginia just had passed a law giving local transport companies the option of applying Jim Crow rules.[102] Outrage and fear greeted the announcement. The fear was because the motormen and conductors, already considered rude and discourteous, were authorized to carry guns to enforce the new rule. An editorial in the *St. Luke Herald* stated, "The very dangerous power placed in the hands of hotheaded and domineering white men . . . will certainly provoke trouble, when they order Negroes to this seat or that, to move from seat to seat at their sweet will."[103] A committee from the Ministers Conference (made up of all the Baptist ministers),[104] along with Giles Jackson for the Richmond Branch of the Negro Business League and W.P. Burrell for the Baptist Sunday School Union met with the President and General Manager of PP&L to express their concern. The company assured them in writing that there would be "no difference in treatment between races, just separation . . . all passengers, white and colored alike, shall be treated courteously and considerately. We confidently rely upon your kindly assistance in the way of explanation and good advice."[105] The members of the Ministers' committee were perceived to be unacceptably accommodationist by most of the 600 who responded to Mitchell's call on April 19th to attend a meeting in True Reformers' Hall. The speakers urged everyone to boycott the streetcars and walk, but to be perfectly law-abiding. The only woman speaker, and the best received, was Patsie K. Anderson who said, "We, the women, urge you to walk."[106]

Walker is not listed as one of those present, but it is hard to believe she was not there, particularly since the first resolution adopted was the statement drawn up by the four black bank presidents, one of whom, of course, was John Mitchell, who was chairing the meeting. In the official conservative prose of race relations, it began, "We desire to emphasize the fact that we stand for law and order and advise our people who ride on the cars of said corporation to obey such rules and regulations as may have been announced."[107] The VP&P was viewed throughout as a northern company which did not understand. The bank presidents proceeded to announce that they would provide the financial support for a Negro owned transit line. In their written statement this was expressed:

> We therefore pledge our personal and official influence to any movement looking to the transit of any and all persons who may ride and have no other means of reaching their respective destinations; provided that any such movement should have for its sole purpose a desire to promote harmony between the races and peace and goodwill among the white and colored citizens in the community in which we live.

Nor, they said finally, should any action have for its purpose the injury of VP&P or interference with traffic on its lines.[108]

The resolutions committee, including Dr. R.E. Jones and Dr. H.L. Harris, drafted a protest. "We, the citizens of Richmond, in mass meeting assembled, enter our solemn protest against the enforcement of this law by any and all public service corporations."[109] Whether or not the organized boycott was successful is something about which accounts do not agree. The white press said it never worked, but Mitchell insisted that it was 90 percent successful.[110] In any case, the VP&P went bankrupt by the end of the year, bringing some satisfaction, but by 1906 Virginia made segregation on transit lines mandatory. Nothing ever came of the plan to organize a separate black owned transit line.

In Hampton that summer, there was a great deal of talk about the Jim Crow car law.[111] The keynote of the conference was "Deeds not Words."[112] Virginia had created an Insurance Commissioner, and it was obvious that regulation of insurance companies, including fraternals, would come to Virginia as it had come to other states. Secret societies viewed the possible intrusion into their affairs by a powerful white official with alarm. It was appropriate that the secretary of the biggest society of all, W.P. Burrell, should give an extensive

address on the history and current functioning of insurance among African Americans.[113] He examined in detail the need for using mortality tables to determine rates, and he tackled head-on the sticky problem of how the white companies dealt with differential mortality between whites and blacks. Although it was illegal to discriminate in many states, in others, blacks were paid one-third less than whites on the same policy.

August started with a called meeting of the bank Board. Walker's proposal to buy a property at 112 Broad Street as a site for a millinery store and a new location for the bank was adopted.[114] She had refused Booker T. Washington's invitation to speak at the National Negro Business League convention, where it was the custom to showcase success stories.[115] For many years she was unable to attend the national meetings because they were held at the same time as St. Luke's convention, the third week of August. For the same reason, she was frustrated in her efforts to get Washington to address her convention.[116]

The Order held their convention in their burgeoning new territory of the District of Columbia, drawing over 500 delegates.[117] The welcoming address was given by the city Commissioner who detailed the reasons why a large organization dedicated "to increase thrift and self-helpfulness, to promote good citizenship" deserved the official welcome to the National Capital. Reports showed the bank doing well in a modest way, and the quantum leap in organizational prestige brought by its founding was a source of glory.[118] St. Luke had bought an expensive new printing press and started a regalia department, to be run for many years by Martha Morgan. As was to be routine, despite her own efforts to emphasize the corporate nature of the achievements, all credit accrued to the leader. The Secretary's term of office was changed to four years.[119]

A few days after the convention, a major, but short-lived, uproar, developed over an outraged editorial in the *St. Luke Herald*.[120] Entitled "The Georgia Burning," the piece, as quoted in the *News Leader*, read:

> The burning of two negro men at Statesboro, Ga. last week does not shock us. It used to, but now on arising each morning, we simply look to see how many negro men, women, and children the brave (?) Christian (?) white men of the South have murdered.
>
> We have no comment to make. The whole South is being Mississippized. When a negro is arrested, he might just as well, nay better, fight the officer who comes to arrest him and kill him and get killed in return as to be locked up and die like a rat in a trap.
>
> It is better to die fighting. It is less painful [than] to be saturated with oil, placed upon a woodpile, set on fire, burned to death—and then have your

> bones sent by express to the president of the United States with the polite message, "You won't have a chance to eat with these two niggers."[121]
>
> While some of the Southern papers see fit to denounce the murders, we have not seen one which calls upon the governor of Georgia to arrest the murderers and bring them before the law.[122]

For a few days, articles and one editorial appeared urging suppression of the *Herald* for inciting to violence, but nothing came of it. The *Herald* printed a robust response which included the owing paragraph:

> Our editorial was not inflammatory and the mere saying so by the *News-Leader* does not make it so. If the Negro but cry aloud in his anguish when he sees black men, women, and children murdered and burned to death, tortured in the most inhuman ways, if the Negro moans aloud at the very horror of his treatment, if the worm stepped upon turns over and utters a cry of pain, papers like the *News Leader* say it is inflammatory.[123]

This controversy died down.

That fall the bank bought a three-story brick building at 112 Broad Street for $13,500, payable in two years.[124] Extensive renovations were necessary to fit it out for the bank (a brick vault) and proposed store (an elevator). Rather than wait until the renovations were finished to open the Emporium, Walker decided to rent a building at 6 West Broad Street that belonged to John Mitchell.[125] Broad Street was a choice location and was, as well, the dividing line between black activities on the north side and white activities on the south. This division has been so much a part of Richmond social history that when, in 1985, Richmond Renaissance asked the Rouse Enterprise Development Corporation to design a center city shopping area, it featured a bridge across Broad Street, because the mayor "realized that Richmond would not get anywhere as long as it was seen as a racially divided city."[126]

Of all the St. Luke projects, the Emporium was symbolically crucial, because it was to provide the employment for women that was the cornerstone of St. Luke's development program.[127] The bank, after all, only employed two people besides the officers at this time. The Order was growing in the number of employees needed to process the endowment assessments, staff the printing shop, and manufacture regalia, but the new enterprise, to be managed and run almost entirely by women, was eagerly anticipated. Over five hundred people came to a mass meeting held at St. Luke Hall on 15 January 1905, where it was unanimously decided to proceed.[128] The sale of stock started by each department of the Order subscribing to purchase shares.[129] Maggie Walker was

president; Joseph Meyers, who probably managed the store since he is shown among the employees, vice president;[130] and from the bank staff, Mary Dawson, secretary, and Emmett Burke, treasurer. This time the board members, all twenty-six of them, eighteen women and eight men, could qualify with the purchase of only fifty dollars worth of stock.[131] How many of them in fact did is not in the available record.[132] James Hayes arranged for the charter which was granted 13 March 1905.[133]

The grand opening was in April, the week before Easter, giving full encouragement to the purchase of a new hat. A wide variety of dry goods came from New York and was displayed in the windows on wax figures.[134] An expensive electric sign was out front.[135] There were eighteen employees, eleven women and seven men.

Also that month, the St. Luke Association annual meeting was turned into a testimonial for Armstead Washington, the originator of the idea for forming the association to buy property for an Order Hall. He had always been a devoted member of St. Luke, who sometimes contributed his own money for operating expenses before its financial rebirth. Walker presented a life-size portrait of him to the Association to be hung in the office with those of Rev. Holmes, W.M.T. Forrester, and the Grand Secretary.[136]

At the Hampton Conference that summer, there was discussion of how insurance regulations would curb the power of fraternals "that have grown rich and powerful at the expense of large memberships."[137] The implication, quite true in some cases, was that contributions flowed in steadily, building up a large amount of cash that was used for questionable purposes, either enriching individuals or being invested in risky ventures. Would money be available when the time came to pay death benefits?

There was also discussion of how to instill race pride in school children, to increase their knowledge of history, leaders, and African American literature, an area many felt was neglected.[138] Savings banks were praised as a major instrument for mobility of impoverished peoples.[139] W.P. Burrell gave a paper reviewing the history of black savings and loan institutions and noted that most Virginia African Americans kept their money in white banks. He explained how building and loan associations worked and gave stern examples of the practices of loan sharks which made bank loans so much preferable.[140]

The regulatory winds were blowing on St. Luke. Despite all the exciting innovations that should have increased faith in their leaders, delegates to the 1905 convention wrangled over the necessity of creating an Emergency Fund to protect the endowment.[141] The executive board suggested that each mem-

ber send in a dollar through their council. The confusion that resulted was understandable. This was the first step in a process going on throughout the nation in fraternal organizations-the switch from assessment insurance to so-called level premium policies.[142] Members were aging, and if the Order could not keep up the heroic recruitment of young people, it would become increasingly difficult to pay the death benefits. The Emergency Fund was a crude way to "insure the insurance." The rank and file resented the whole idea, seeing it as a self-serving financial manipulation on the part of the central office. Many refused to pay.

The Baltimore councils were still not in the fold—the R.W.G. Council of the I.O. of St. Luke of the State of Maryland had its 41st annual meeting in Saluda, Virginia, with Miss Vincent as Chief.[143] Recruitment was going well in Washington:

> "The Cross" is conquering men and women who hitherto have held aloof from societies. The St. Lukes are spreading with a rapidity that is phenomenal. The growth covers Washington and is confined to no particular class, creed, or condition."[144]

In November, Booker T. Washington wrote asking Walker to submit information on herself and her organization for his projected book, *The Negro in Business*.[145] She was a secure part of the African American national map.

The external pressures on the Emporium mounted. When it became known who had bought the Broad Street property for what, several offers were made to buy it at prices higher than the bank had paid.[146] In addition, Walker reported receiving a flat offer of $10,000 if the store did not open. Later there were problems with a white Retail Dealers' Association formed in Richmond to prevent black businesses from thriving by notifying wholesalers in the city and New York that if they continued to sell to such enterprises, they would be boycotted. The letters alleged that the Emporium was underselling white businesses.[147] In September, the *News Leader* carried an item saying a shoe wholesaler was instituting suit to collect a debt. It is indicative of pressures against the Emporium from within the black community that Walker said she was sure the item had been written by a black reporter.[148] Obviously a department store was much more threatening to everybody than a bank or insurance business.

The bank moved into its new building in October and the Emporium followed in late November.[149] The bank was put in the dry goods department, a location which some people criticized or ridiculed, but which was calculated

to draw trade.[150] The bank was growing slowly but steadily, having handled by January 1906 almost $170,000. Loans and mortgages had become a large portion of its business. Each one had to be passed by the Board, but it was possible for the small depositor to be heard. Brown points out that many of the bank's loyal supporters were laundresses.[151] The classic tale is that of the one-legged shoeshine boy who by thrift, faithful saving, and judicious borrowing, was able to buy a parlor with three chairs, a house for himself, and one for his mother, all on 3% interest.[152] The community function of George Bailey and his bank, and its precariousness, as portrayed in one of America's favorite films, "It's a Wonderful Life," comes very close to the spirit of the St. Luke Penny Savings Bank.

In an attempt to increase the patronage of the Emporium, Walker held an extraordinary meeting in April 1906, "For Men Only" as the speech is headed, in which she detailed the troubles caused by opposing interests and pleaded for support.[153] This speech was a proud, bitter statement of what members of the community owed each other and often did not pay, leaving them more vulnerable to oppression than necessary. At this time, she was also faced with a serious revolt in the St. Luke ranks over the Emergency Fund. Just under 500 members had paid the voluntary contribution out of some 15,000 who should have. The 1906 convention, after long debate, made it compulsory, but reduced it from a dollar to seventy-five cents.[154]

Traveling was frequent up and down the east coast. She was in Washington often: to participate in the great woman's meeting as part of the Negro Young People's Christian and Educational Conference,[155] on St. Luke business with James Hayes,[156] or on the way to New York. She was far too busy to have yet taken her place in the national women's club movement by attending the NACW Convention in Detroit,[157] but she was at the Hampton conference that summer when DuBois mortally offended the University's president, Dr. Frissell, with his criticism of industrial education and was not invited back for years.[158]

These had been years of extraordinary activity and a great deal of accomplishment for Walker and St. Luke: a newspaper and printing business, a new building, a bank, and a store. Things were about to change. While it was not yet apparent, the exciting era of St. Luke expansion into new businesses was over.

SIX

Consolidation

Maggie Walker's efforts had brought her a national reputation. She was known as a professional. As one condescending note put it:

> . . . she is quoted from frequently by her male contemporaries and shows that women can say things both pertinent and efficacious, other than house gossip and the fashions.[1]

A time now began when she and her colleagues had to work constantly to maintain what they had built. They were not always successful. The new regulations and conditions surrounding fraternal business demanded new skills and painful adaptation. At the same time, social service institutions became exponentially more complex, covering wider areas both geographically and in terms of subject matter. Multiple board memberships were a heavy responsibility and a constant education. She started with expansion on her mind, but soon had to change her definition of what that meant.

In September 1906, the St. Luke bank charter had been amended to allow the opening of branches within or outside Virginia.[2] Walker quite simply wanted a branch of her bank in Washington. She was in the city several times at the beginning of 1907 talking up the idea and trying to get it organized. At one meeting of the officers of the twenty-five D.C. Councils, she and James Hayes spoke. The R.W.G. Chief that year was Dr. James T. Walker from the District, so the time seemed ripe.[3] Chase, the editor of the *Washington Bee*, was still very supportive of her, frequently writing about all the good St. Luke was doing. Even when illness forced her to disappoint a large crowd of fans who turned out on a snowy night to hear her speak before the Bethel Literary Society, Chase wrote, "She is a business woman and is doing more than any other colored woman in the United States to advance the colored people in business. She is a self-made woman and the organization she represents is an honor to the colored people. A more deserving compliment could not be paid her than to elect her secretary of the St. Luke's for life."[4]

She was back in the city the next week to address a mass meeting of St. Luke at Monumental Baptist Church and to give a lecture the next night at Zion Baptist.[5] Despite all this activity, a branch of the St. Luke Penny Savings Bank never became a reality in Washington or even in Richmond. Some part of the problem was that the insurance side of the Order was having a bad year, because members actively resented having to pay the tax, now compulsory, for a Reserved or Emergency Fund, which they saw as either unnecessary ("keep your reserve in your pocket") or a deep plot on the part of the central office. Walker and the Board were adamant; if members did not pay, their council would be suspended and denied representation at the convention. The Washington delegation to the 1907 Convention was particularly reduced.[6]

The situation in Richmond was little better. Good Prospect Council which numbered among its members Armstead Washington, who had just been honored for his leadership of the St. Luke Association; Z.D. Lewis, one of the bank directors; and W.R. Coutts, the then president of the St. Luke Association, was one of those suspended. Although Lewis and Coutts had been in favor of the tax, their council had voted not to pay. These full council suspensions were very difficult. In a ledger listing St. Luke members by council, the facing pages of Good Prospect Council names have a heavy pencil line slashed down each page.[7] The emotion is palpable almost ninety years later.

Walker argued strenuously for the tax: "There is not a man or a woman in this house, who does not know that there is no organization on this earth and no place on this earth where we may hope to escape taxation in any civilized community."[8] She explained about investigations of St. Luke by the Insurance Commissioners of several states, about new bond requirements, about the Virginia Commissioner's personal questions to her about what resources besides assessments St. Luke had to back their certificates, what she knew about mortality rates, and whether the Order had a reserve fund. She said, "We never had anything before but a good, old-fashioned society in which we were a law unto ourselves, but it is not so now. Every book and all the papers in this office are under the eye of the white man which the legislature has elected to see and examine the same." She pointed out that the death rate that year had been the highest in the history of the Order, but all claims had been paid. She showed with pride the bank book with a $7,200 balance that was the emergency fund.[9] But she was way ahead of the membership. Many were not convinced, and the loss to St. Luke numbered thousands.

The 1907 Convention passed a resolution that anyone who lost membership because their Council was suspended could pay the emergency fund tax

directly to the R.W.G. Council and join any other Council.[10] The office went even further. They announced in the *Herald* that they had constituted an identically named Good Prospect Council 151, out of "loyalists." The original group, including A. Washington and Attorney James T. Carter, sent a lengthy, outraged letter to the *Planet*.[11] As the history noted, "Some of the strongest and brainiest men dropped from the Order and waited for the grand old Order to drop in pieces."[12]

This convention must have been doubly difficult for Walker because her old companion in arms, Patsie Keiley Anderson, had died in July.[13] She was one of the original women Walker had gathered around her, secretary and manager of the Woman's Union, the proving ground of organization for the St. Luke inner circle. When her health was failing and the women became immersed in St. Luke enterprises, the Woman's Union was terminated in an orderly fashion, by transferring the membership and agents, for a consideration of $35, to the Richmond Beneficial Insurance Company.[14] Walker's eulogy for her friend projects the idea of staunch companionship:

> She was afraid of no tempest, weakened at no storm, broke down at no opposition, but with her feet upon the rock of right, there she stood undismayed, unshaken, unconquered as long as there was a contest for progress, truth and justice. She was my friend, through all these years. She never failed me when I wanted a prop on which to lean, advice on which to depend."[15]

The insurance issues engaging St. Luke were on many other minds. At the Hampton Conference, William Young, Actuary of New York Life, held a seminar for forty executives and employees of twenty-five black companies. In his speech to the conference, Young gave a history of insurance and detailed actuarial data compiled on African Americans insured by white companies, and then said:

> A man is more likely to die the older he becomes . . . Assessment societies and fraternal bodies fight an unequal fight against this law of nature and in the course of time succumb. The more energy the managers of such societies expend in building them up, and the more business ability they show, the longer the fight lasts and the greater is the distress and disappointment when the end comes.[16]

There is no way to be clearer than that. Williams was arguing for a level premium based on age at entry, realistic mortality tables, and a medical exami-

nation. His message brought comfort to no one, but it did show why attention to insurance and the scramble to comply with regulations in all the states where the Order had councils came to dominate St. Luke thought. The Hampton administration promised to have more seminars and to stock its library with books on insurance.[17] Walker herself bought several.

The Emporium was not making a profit, but it did over $29,000 worth of business that year. In one newspaper account, the store topped the list of African American businesses on Broad Street.[18] Although brief, the positive reference to the St. Luke Bank and *Herald* in Booker T. Washington's *The Negro in Business*, published that year, gave further cause for pride.[19]

In March 1908 Walker's friendship with Nannie Helen Burroughs was further cemented when she attended a fund-raiser for the National Training School for Women and Girls Burroughs was founding in Lincoln Heights, D. C. Sponsored by the Women's Auxiliary of the National Baptist Convention, the project was not attracting the financial support necessary. The called meeting, held in Washington's Nineteenth Street Baptist Church, was an effort to improve the lagging rate of contributions.[20] Many Baptist women were skeptical about the proposed school and were much more comfortable with supporting foreign mission work. By contrast, Walker wholeheartedly supported the venture and contributed $500 on condition that Burroughs not tell anyone.[21] She did not, but she used the money to build a dormitory with cafeteria which was prominently labeled Maggie L. Walker Hall.[22]

There was very little growth in St. Luke work in 1908, in either money or people, due in part to a general financial panic. The Emporium receipts dropped by over a third to $18.000;[23] the deposits of the bank held steady.[24] The membership figures for the year are not even recorded in the history. Walker was laid up for several months following a crippling fall.[25] It was not a good year. In October, the dreaded inspection by the Insurance Commissioner took place. Walker described this momentous event:

> "Without notice, the insurance inspectors, armed with full authority to inspect every book, examine every paper, read every receipt and to count every dollar in our treasury, walked into our offices, and for one week, searched, examined, added, subtracted to their full and complete satisfaction."[26]

The only secret left, she wryly said, was the passwords. St. Luke met every requirement.

At Hampton, there was more work on insurance organized as a set of roundtables made up of seventy officers from sixteen companies. Represented

from Richmond were True Reformers, Richmond Beneficial and Southern Aid. A Federated Insurance League, with W.P. Burrell as president, was founded.[27] Mrs. Harris Barrett (later known as Janie Porter Barrett) presided over the Woman's roundtable. Addie Hunton, the national organizer for the NACW, urged the formation of a Virginia Federation of Women's Clubs.[28] The wife of William Hunton, a YMCA organizer, she had attended the founding conference of the NACW as a delegate of Rosa Bowser's Richmond Woman's League, during a brief time she and her husband had been in Richmond encouraging the YMCA there.[29]

The State Federation was organized with Janie Porter Barrett as President, a position she held for over twenty-five years.[30] Most of the first board members were from the Norfolk-Hampton-Portsmouth area. The only Richmond woman was Mrs. W.P. Burrell (the former Mary Cary, Walker's high school classmate), secretary.[31] At the first meeting held in November, twenty-five clubs were represented, each of which had to show they assisted some worthy cause. The projects varied from Barrett's own innovative young people's clubs, to providing Christmas dinner to poor children, or running a woman's exchange, or mothers' club work. Reading the first reports, it is hard to imagine that this organization could build and be running a state reform school for girls within a very few years.[32]

In May 1909, Maggie Walker made St. Luke Hall available for a mass meeting in the interest of the Federation to prepare for their second annual convention to be held in Richmond. The notice urged "women representing clubs and organizations who are striving to raise the standard of home and civil life to a higher plane morally, mentally, materially" to be present.[33] She gave the opening speech of welcome to the convention in June although Mary Burrell is noted as chairman of the local body.[34]

The Emporium receipts dropped even further in 1909, to $12,500,35 but the sales force presented Walker with an ornamental electric lamp, a mahogany table, and centerpiece.[36] Chase got upset because some Washington St. Lukes he did not trust were trying to start a bank, and he wanted competent business people sent from Richmond to run it.[37] The Richmond bank increased their deposits by almost twenty-five percent.[38] The R.W.G. Secretary was still trying to convince various members of the rank and file that it was not the major object of the Grand Council to oppress Subordinate Councils, that fraternal orders needed an experienced, watchful Executive Committee to manage well, and that some two-thirds of the Councils were delinquent in payment so that it was impossible to reduce the assessment. The 1909 Convention

swamped St. Luke Hall. Delegates and visitors came from as far away as Minnesota, Georgia, and Florida.[39]

In September, Walker was a delegate to the meeting of the Women's Auxiliary of the National Baptist Convention and said in a press interview:

> "Some women should do housework and be contented, and some men should not engage in business for themselves. Any woman who has executive ability, who is honest and who has a keen perception and tact in dealing with people can succeed."[40]

She reiterated her reasons for starting the bank as a way of educating African Americans to save and to buy homes. She reported 2,000 adult and 900 child depositors.

W.P. Burrell, as part of a statewide concern encouraged by Hampton, started an important organization in October, the Colored Anti-Tuberculosis League, Richmond Branch, for the suppression and cure of that devastating disease. Because tuberculosis was the foremost health problem in the black community, it made sense that he issued the call in his capacity as President of the Federated Insurance League, and that all those concerned with insurance were eager members. Burrell's clear description of the organization process is valuable to show how quickly and efficiently campaigns could get under way. The State and City health authorities were consulted and they promised full cooperation. Through the Ministers' Conference every pastor in the area enrolled. The fees were kept at 25 cents for adults and 5 cents for children in order to ensure a mass base. Seven committees were created. St. Luke was well represented—Walker was on the legislative committee, Lillian Payne on publicity, Ella Waller on the important visiting committee, and E.C. Burke on auditing.[41]

They held a series of church meetings. The first one in November was addressed by health officials and R.R. Moton, Hampton's top black administrator. In another, Dr. W.H. Hughes made use of the State's graphic stereopticon lecture on the ravages of the disease. 16 January 1910 was designated tuberculosis day. Almost every pastor preached his sermon on TB, using the text, "The Lord shall smite thee with a consumption."[42] Seven thousand pieces of literature from the state and city, stamped with the League's logo, were distributed. The visiting committee, chaired by Mary Clarke, secretary of the National Association of Colored Trained Nurses and head of the Colored Trained Nurses Association of Richmond, included every African American

trained nurse in the city. They divided the territory into districts, and gave service and education to the ill and their families. The insurance companies and fraternals were asked to report anyone who was ill to the League. Financial aid came from the association's fund-raising activities and churches.[43] This provides some background for the causes picked by Walker's Council of Colored Women when it was organized.

Insurance Commissioner Joseph Button's presence was felt in November when he wrote the Grand Council pointing to a law that forbid children under 16 from becoming beneficial members, on the grounds that fraternal societies were required to have a representative form of government and children were not judged to be able to participate. He suggested the law could be circumvented by having adult members insure their children. Insurance contracts already issued to juveniles would be honored. This is an example of the headaches ahead in several states.[44]

The Virginia State Corporation Commission's reports issued in January 1910 showed that Virginia had twelve black banks with total resources of almost $900,000, the best record in the country.[45] The St. Luke Bank began plans for a new building.[46] Although the timing is not clear, it is probable that this was in part a response to the impending closure of the Emporium. The stories, even Walker's stories, differ. In one place she reported that the Insurance Commissioner, at the first investigation in 1908, advised against the Order's investment of funds in the store as "treacherous."[47] In another the history indicates that advice was given in 1910.[48]

What is obvious is that she and her colleagues fought with all they had to keep the Emporium open, to keep the fourteen employees on the job. Walker's outstanding ability to cut her losses, as she had by suspending councils that would not pay the reserve fund tax, was nowhere in sight where the Emporium was concerned. However, by mid-1910, it must have been evident the bank would need a new home. The property acquired was at First and Marshall, and Professor Charles T. Russell of Virginia Union University, already one of the bank Directors, was appointed architect.[49]

Another Insurance Commissioner suggestion was acted on in 1910. The R.W.G. Council had always paid rent to the St. Luke Association for use of the Hall, $100 a month. The Commissioner suggested that the Council purchase the property. Walker said the arrangements were not easy, because it meant buying all the stock, but a fair value was set and the R.W.G. Council finally acquired the property for $19,090. The money was distributed to the nineteen

local councils that made up the Association, which officially dissolved December 30th.[50] What had begun partly as an end run around Forrester's inactive leadership had earned a lot of money, but had now served its purpose. At the Convention, she made a plea for authorization to build a new hall, because the current building had become dangerously overcrowded, unsanitary, and illegal. "We should not further tempt fate and impose upon that Providence which has safeguarded us so far." When the Executive Board succeeded in acquiring the stock of the St. Luke Association, the old building next door would be torn down and a new one erected.[51]

A great membership drive was underway. The fifth Annual Matron's Conference was held for three days in Washington in June.[52] Juvenile members now numbered over 10,000, 2,000 having been added in the previous month. At this convention the women decided to meet biennially, planning the next meeting for Atlantic City. Like the adult Order, the Executive Committee met semi-annually and the Advisory Committee monthly. Although the latter was made up primarily of Virginians, it included representatives from Washington (Julia Hayes—they had moved by now), Newark, Philadelphia, and New York.

The true meaning of bank and insurance regulation and the disastrous consequences to a fraternal of not following advice were made clear to Richmonders as they learned of the collapse of the seemingly most successful of all. October 25, 1910, is a landmark date in African American history. This was the day the True Reformers Bank petitioned for receivership, and the Order of 60,000 members, with all its enterprises, was dealt a death blow.[53] The shock was profound throughout the eastern states, but how much greater it must have been in Richmond where it all began and where all the officers were prominent members of the community. Writing in 1917, in their account of the August 1910 Convention, before the event, the writers of the St. Luke history chose to highlight the fraternal visit of W.P. Burrell and the Reformers' Southern Deputy and long time manager of the hotel, A.W. Holmes. The Chief, W.L. Taylor, was unable to come. They brought greetings and admiration for work well done. "Knowing of the great good you have done for humanity and all you are doing, it is not right that you should meet and we not come before you and bid you Godspeed.[54] This was part of the "great spirit of fraternalism," and Walker responded, "This is an indication of unity and cooperation. We must get together if we wish to lift the whole race . . . . For such a time as this I have long prayed, and I believe the time is not far distant when the heads of all the fraternal organizations shall clasp hands and work together in one solid phalanx for the betterment of our people."[55]

As to what had happened to the Reformers, the Hampton Conferences had been discussing some of the issues for years. Even that summer, at the insurance roundtable, W.P. Burrell had several relevant things to say:

> We have an organization that has been in operation since January 1881. I have in mind a white organization that has been in operation thirty-one years. It has a death list of six hundred while we have a death list (with identically the same conditions) of twelve hundred. We, therefore, have to pay out twice as much and charge smaller premiums than the white organization charges.
>
> Sentiment must be thrown aside. Medical examinations are absolutely necessary.... Yet a fraternal society is the hardest place to insist upon a medical examination.
>
> We have not known how to invest our money. We have not known the difference between quick assets and anything else.[56]

According to the *Times-Dispatch*, the Insurance Commissioner had been disturbed by various management practices and the use of insurance funds in the Mercantile and Industrial Association's retail stores (as he had with the Emporium), but he was assured the Order could meet its death payments with funds on deposit in the bank.[57] The insurance inspectors were not authorized to examine the bank, but when in July new legislation became effective which required state banks to be inspected annually by the State Corporation Commission, they made a special request that the True Reformers Bank get early attention. What the inspectors found was that of the almost $300,000 on deposit just short of 95 percent belonged to the Grand Fountain.[58] The problem was that the money was tied up in mortgages, loans, and other, some allegedly murky, arrangements which meant that the bank could not honor some $57,000 in checks the Order had drawn for death claims.[59] The Insurance Commission suspended the Reformers' license and the bank petitioned for receivership. Once the bank closed, the domino effect began. Although the Order had considerable assets in real property, there was not enough to straighten out the disaster.

The cost was immense, not to individual bank depositors who received payment, but in insurance that could not be paid, in termination of employment for 145 office workers and numberless field workers, and, above all, in loss of confidence. If the True Reformers, the symbol of African American enterprise, the bastion of middle class values, could go, any organization could go.[60] All black business that required trust became even more suspect than it already was. A mass meeting was held in Richmond November 1st in the first of many attempts to raise money for a bail-out, and the I.O. of St. Luke

pledged their support.[61] As Maggie Walker said at the next Convention, they had not really been able to do anything, but:

> . . . we have not by word or deed, spoken or written or printed, done one thing to injure, condemn, or ridicule her: and today we call upon you, sisters and brethren, to take official note of the sorrows and trouble of the Grand Fountain United Order of the True Reformers, and extend to them the fraternal hand of sympathy, expressing at the same time our heartfelt regret that misfortune has befallen them. Let us extend to them a hearty, fraternal grasp, and bid those noble men and women who are struggling to rehabilitate their Order to have courage to stick together and push on out of the quicksands until their feet shall again stand upon solid ground.
>
> St. Luke, let us cheer the Reformers and wish them God-speed.[62]

Not all St. Lukes agreed with their leader, feeling that the sympathy was overdone and a disservice to the honest Reformers who were trying to purge their order of dishonest officials.[63]

The True Reformers continued to struggle. Burrell and Holmes, now Grand Master, wrote up a broadside which said that there had been a large enthusiastic special session of leading Reformers from several parts of the country at which the Insurance Commissioner had said that if they could raise $37,000 to liquidate past due death claims, they could be relicensed. The delegates decided on a special assessment of members but also appealed to the public to contribute before April 15th.[64] A woman wrote to the Governor urging his help.[65] The campaign was not successful, and membership had dropped to 17,000 by November.[66] Ultimately, the Burrells moved to New Jersey and A.W. Holmes started his own fraternal, the National Ideal Benefit Society. The Grand Fountain was reconstituted with completely new officers.[67]

When the St. Luke Bank was inspected 10 November 1910, all was well. This is a tribute to the management, since many banks in Virginia, white and black, were closed as a result of the first round of inspections.[68] People's (Nickel Savings) went under just before Christmas.[69] With the largest and smallest gone, only John Mitchell's Mechanics Bank and St. Luke survived. Legislation was passed that required banks to be completely separated from fraternal orders. With all the anxiety, the opening of the handsome new bank building on 31 October 1911, must have provided real pleasure, both to St. Luke and the rest of the community.

Charles Russell's creation was a three-story building trimmed with stone with a corner entrance. The first floor windows were very large, surmounted by decorative stone arches. On the First Street side there appears to have been,

for a time at least, a cafe that served lunches.[70] The bank interior had brass grills, birch fittings, marble wainscoting, and "bold" linoleum on the floor. The octagonal vault gave shape to the bank room. The president's office, with the requisite mahogany desk and chair, was at the back of the Marshall Street side. The Directors' room was on the mezzanine.

In front of an enthusiastic August 1911 convention in Richmond of almost 1,000 delegates, the Secretary announced that an entirely new bookkeeping system had been installed, guided by the Actuary of the Virginia State Insurance Commission, to keep track of insurance payments. The books were being audited every month, a practice that was to continue throughout Walker's life.[71] Many former Richmonders like the Hayeses were down from Washington, and the keynote speaker was Rev. Walter Brooks, pastor of the District's Nineteenth Street Baptist Church. He spoke on the "Monetary Possibilities of the Race."[72] Always skilled at touching bases, Walker had as usual invited the Governor, but he had to be out of town.[73] It was at this convention that her title was changed to Secretary-Treasurer, which it remained for life, and she was elected to another four-year term.

Very reluctantly, Maggie Walker and her associates finally faced the decision of doing something about the Emporium. Receipts were at an all-time low. The bank had been safely moved. The Insurance Commissioner would not allow further investment of Order capital in such ventures. At a called meeting of stockholders on 2 November 1911, everything was discussed thoroughly, and, by a vote of thirty-one to nineteen, the decision was made to close, which was done immediately. Walker said, "If confidence and forethought could have led the way, there would be today a great business monument to the Negro's ability to be willing to pay the price for business and success."[74]

There are many reasons scattered throughout the sources for the failure of the Emporium: white pressure, lack of support by the black community, competition, inexperienced management, the two barrooms flanking the location, and the True Reformers failure to mention the most prominent. A reason mentioned in oral histories is that it never became the "in" place to buy, in the way Thalheimers was. The more reasons given, the clearer it is that the St. Luke women's hearts were broken at the failure of this woman's enterprise. In the official history, below the account of the Emporium's life, is the quotation "Not failure, but low aim, is crime."[75] The Executive Board of the Order assumed the venture's $13,500 in outstanding obligations and paid them all.[76] The bank sold the property in June 1912.[77]

Order funds could no longer be used to capitalize businesses. A large percentage of the cash assets had to be posted as bonds in each state in which St. Luke did insurance business. The bank was now a separate institution, although Walker was still president and an active, but not daily, presence. She threw her energies into building up the St. Luke membership which was still around 28,000 adults and 8,000 juveniles. The insurance business had to be carefully watched. Every state where St. Luke had members, numbering fifteen and the District of Columbia, had different insurance laws, and it was a constant effort to put up the bonds and remain in compliance with the regulations.

From this time also her life took a turn toward active leadership involvement in women's and social service organizations. At their second annual meeting in Richmond, the Virginia Federation of Women's Clubs had decided to take as their corporate project constructing and running an Industrial Home School for Wayward Girls.[78] Ever since Rosa Bowser's eloquent speech about children on the chain gang and young girls in jail, the idea of a reformatory or school had been a favorite dream—to be done by black women for black girls.[79] Each club was to raise $10, and 60 of them paid it at the 1911 meeting at Roanoke. The next month the Hampton Conference focused on women's work.[80] Organizational sophistication is apparent in the women's talks and the YWCA appears for the first time. By 1912, the last Hampton Conference, the vocabulary is that of social work. A resolution endorsed the Virginia Federation's community work "along the line of social settlement work, public health, civic improvement, preventive and rescue work, care of the aged and infirm, child-welfare, home improvement and YWCA work . . ."[81]

This was the last Hampton Conference because another organization had been put into place to carry into action what all the conferences had been about. In 1909 a committee had been set up with R. R. Moton as chairman to plan the best structure for transforming Hampton's extensive work into truly statewide activity among black Virginians.[82] The committee decided to draw upon the strengths of the African American community's tradition of group activity. The Negro Organization Society (NOS), formally constituted in 1912, was a federation that recruited to membership every existing black organization in Virginia: the churches, schools, fraternals, self-help groups, farmers and professional associations, business groups, and women's clubs. Moton said the committee saw Negroes as well organized, perhaps overly organized.[83] The topics picked for emphasis were "Better Schools, Better Health, Better Homes, Better Farms."[84] Business was no longer a major interest.

Every attempt was made to make the NOS as much a mass organization as possible, an ambition that rested on the fact that "practically every Negro belonged to some organization."[85] J.M. Gandy, of the Virginia Normal and Industrial Institute at Petersburg, was executive secretary, and, as Moton put it, there were "more than the usual quota of vice presidents and members of the Executive Board."[86] Maggie Walker and her pastor, W.T. Johnson, were on the Executive Board, and she is in one source credited with being one of the primary organizers.[87] Compiling the mailing list of organizations took a year or so. That Allen Washington, the Corresponding Secretary, acknowledged every contribution or dues payment, no matter how small, with a personal letter, despite the enormous amount of clerical work involved is an example of the conscious efforts to make organizations feel part of the whole.[88] By November 1914, 404 organizations were affiliated with the NOS, representing hundreds of thousands of African Americans.[89] For an organization the membership fee was $5 a year. Individuals could, and Walker did, belong in their own right for a dollar.[90]

In this era of federation, Walker dreamed of a great united organization of fraternals working for the race. Just such a meeting took place in Washington under the leadership of the local St. Luke in February 1912.[91] Held in the Howard Theatre, and organized by Deputy Bessie Anderson, it had representatives from the Masons, Court of Calanthe (Pythians), House of Ruth (Odd Fellows), and representative individuals.[92] Mattie Bowen, Washington's premiere African American school teacher, known as the Queen of Africa, delivered the major address. The resolutions committee reported that a united body would be a useful lobbying tool before municipal authorities, Congress, and the President. Therefore, they resolved:

> That the representatives of the fraternities here assembled be requested to formulate a plan whereby a central organization or federation of fraternities may be formed for the purpose of securing co-operation, helping each other and to encourage such movements and enterprises as are of public interest to the colored people of Washington.[93]

Specifications for organizations were spelled out, but there is no evidence that the idea progressed further.

Maggie Walker had a busy July 1912. There was the Hampton Conference, and then, on the 14th of July, she delivered the keynote address to the Virginia Federation meeting in Hampton at what she said was the first of these annual

meetings she had attended.[94] Shortly afterwards, the Sixth Biennial Convention of the Juvenile Department was held in Atlantic City.[95] The third week of July, the NACW Convention, the first in the south, was held at Hampton. This is the first documentation of Walker's participation in that great organization.[96] She joined Nannie Helen Burroughs and Charlotte Hawkins Brown on a panel entitled The Twentieth Century Woman. Her talk was on business. She spoke as President of the St. Luke Bank, urging women to go into business, and reporting that the bank had handled over three million dollars in nine years.

One of the issues that came up at the conference was a case of a 17-year-old girl in the Richmond jail sentenced to death for killing a white woman. A committee was formed to draw up a petition to the Governor requesting him to commute the sentence. Among the members of this committee were Mary Church Terrell, Janie Porter Barrett, Mary Talbert, Lucy Brooks Williams from Richmond who had brought the case, Rosa Bowser, and Maggie Walker. She is listed as a delegate from Baker School Mother's Club as is Rosa Bowser.[97] When the President, Margaret Murray Washington (Mrs. Booker T.) announced the heads of departments, she was head of Business. Thus she entered the national woman's club world as a leader.

Mary McLeod Bethune, for whom this was also a first NACW convention, found the discovery of a national network of women working on race problems and sharing experiences a high impact, exhilarating experience.[98] Walker already knew many of the leaders, and she was accustomed to large groups of dedicated, competent women, but she also must have been energized by the experience.

According to the *Bee*, the St. Luke Convention the last week of August drew 2,000 delegates to Richmond.[99] The membership was reported as 27,700 in 915 adult councils in twenty states and the District of Columbia.[100] Juveniles stood at 10,302. That year's death claims had amounted to $48,000. The total resources of the bank were almost $179,000. It had been a good year. At the mass meeting held in the City Auditorium, Burroughs delivered the major address. John Mitchell, Jr., introduced by the Secretary-Treasurer, also addressed the crowd. There were receptions, a lawn fete, and tours of the new bank building.

After the summer's stimulation, Walker organized a federation of women's clubs in Richmond, as a first tier of the Virginia State Federation. Called the Council of Colored Women (CCW), it was conceived as a vehicle to raise money for the proposed Industrial Home School for Girls.[101] In January 1913 the State Federation bought a 147-acre farm near Richmond, in Hanover

County at a place called Peak (or Peake), for $5200.[102] They were able to pay $1,000 down, and by late June at the Portsmouth convention, retired three more $800 notes. This was in large part due to the contribution of the CCW, presented by Walker, for $1,700. An interracial board of trustees of "representative white and colored men and women," chaired by Mrs. Henry Lane Schmelz, "a prominent white woman of Hampton," was constituted. Mrs. Schmelz's husband was made treasurer. She announced that $2,000 had been donated by a Richmond lady for the erection of a building,[103] and that a brick cottage was being built by a Captain Roper of Norfolk.[104] The school could open in the fall. The Federation women decided to raise an additional $1,900 by October to insure that the school would open free of debt.

Other familiar names on the Board are Janie Porter Barrett, Secretary; Mrs. B.B. Munford of Richmond, T.C. Walker of Gloucester County, Major R.R. Moton, Maggie Walker, and Dr. Stokes (undoubtedly Walter H., Ora Brown Stokes's husband, pastor of Richmond's intellectual Ebenezer Baptist Church). This was a Hampton-NOS group. For Walker, it began an association with the governing board of the school that lasted for twenty years, until she resigned just before her death.

The reformatory was by no means the only topic of discussion at the NACW convention. A symposium on community club work included presentations by Ora B. Stokes on "Morality in the Home" and Walker on "the housing conditions of the colored people of Richmond."

Virginia Federation activities were reported in *National Notes*, the official publication of the NACW.[104] This provided name recognition throughout the national network. One item that appeared:

> Mrs. Joe Brown, Chairman of the Department of Social Science, is doing all she can to get advertisements for the Notes. Mrs. J.P. Coleman and Miss B. Coleman, of Washington, D.C., and Mrs. Maggie Walker, Chairman of the Business Department, Richmond, Va., are all business women and should advertise in the Notes.[105]

So she did. From the next extant issue of November-December 1914 onward through 1922, although not every month, the back cover of *National Notes* was a full-page ad for the Independent Order of St. Luke.[106] Curiously, the content of the copy did not ever change with the number of members remaining the same, 40,000, over the years.[107] Also in 1913 the Executive Committee of NACW made Department Heads voting members of that body.[108] This is probably the origin of the claim that Walker was a Vice Presi-

dent of the NACW. She was never elected as a national officer, but was always a department head. State Federation presidents were called vice presidents of National, and it is possible department heads were also.

St. Luke moved further west in 1913. An evangelist, Annie E. Brown, on a swing through the Midwest, talked about St. Luke, which interested a J.N. Washington of Chicago who applied for a Council charter in April.[109] At the end of the month, Walker, Lillian Payne, and the Philadelphia Deputy A.F. Angel left for the Midwest to install the Council. When they visited Indianapolis, they were introduced in four of the largest churches and taken to a Knights of Pythias convention of 4,000 people, where the Secretary-Treasurer was introduced, "thus giving her a chance to extend greetings to that organization and say a word for the I.O. of St. Luke."[110] Another council came out of that. They stopped in Cincinnati where, due no doubt to Wendell Dabney, there were already two Councils. Annie Brown continued her recruiting. The net membership gain for the year was 1,200 for a total of 28,891 adults. The number of children dropped to 7,644.

Complying with insurance laws kept the Order's attorneys, at this time William C. Matthews and Herbert Parker, busy. The problem this year was Massachusetts, a good illustration of the complexities.[111] The State St. Luke Deputy was told by the office of the State Insurance Commissioner that the Order would have to stop doing business. This was a serious matter since there were around 800 policies to be protected. Walker and Z.D. Lewis went to Massachusetts in the fall of 1912 and, with the Deputy, met with officials. They found that in order to transact fraternal business, they had to prove that they were licensed to do so in 1901 (which they had not been) and that they complied with the National Congress table of mortality (which they did not). At this time the Order's assessment of twenty cents per member per death, when converted to that mortality table, went out of compliance at age 47. The compromise worked out was that Massachusetts members could send payments directly to the R.W.G. Council without violating the statute until such time as a convention could change the Constitution and By-laws of the R.W.G. Council to bring them into compliance with Massachusetts law. Until then there could be no soliciting of business in the state or any Massachusetts people holding office in the Grand Council, since that would make them agents. It is no surprise that by 1917 membership in Massachusetts had dropped from 934 to 131.

Walker had tried very hard to get Booker T. Washington to be the principal speaker at the 1913 Convention.[112] As she wrote to Emmett Scott,

Washington's secretary, "During the past years, we have been able to bring before the public a number of our leading men. This time, we would like to get the foremost man in our race." Her idea was that since the NNBL was meeting in Philadelphia, he could drop down to Richmond the evening before it started. Indeed, she pressed hard, offering in essence any terms. He patiently explained, "You have enough experience in conducting large meetings to know how important it is for those at the head to be on hand the day and night previous to the meeting . . . I am sorry because I am deeply interested in your work and believe in you and what you are doing." In reply, she asked him if he came to Richmond to come to St. Luke first and to make the visit in October or early November. "It will not be a hard matter for me to secure you an appreciative audience of, both, white and colored, at any time you may see fit to come."

He did come to Richmond in early November to deliver the major address to the first annual meeting of the NOS.[113] All the local arrangements were made by a committee of the Council of Colored Women, chaired by Walker.[114] The meeting, held at Ebenezer Baptist with Moton in the chair, should have started with an invocation by W.T. Johnson, but he was too ill to give it. There were addresses of welcome by the Mayor and John Mitchell, and a report by John Gandy, the Executive Secretary of the NOS, which concentrated on educational needs, particularly in rural areas. Next came a symposium of reports from the heads of fraternals, supposed to be limited to five minutes, about what they were doing for education and the public health of the masses.[115] In speaking for St. Luke, Walker said that the Order had "devoted itself to the teaching of the power of organization and the lesson of confidence."[116] She also detailed what they were doing for health. At the evening meeting, Moton delivered a major address, which was followed by a symposium of other groups, mostly religious bodies, sharing what they were doing. Then Kelley Miller of Howard University spoke eloquently on "Race Loyalty."

The next day, November 7th, the reports continued from churches, the Virginia Federation of Women's Clubs, Eugene Kinkle Jones as head of the National Urban League, the State Business League as well as some local ones, and various government officials in health and farm demonstration. Gustavus Weber (white), the executive secretary for the Society for the Betterment of the Housing and Living Conditions in Richmond, reported on a survey he had done which found, among other things, that "Negroes pay more rent, have fewer opportunities for employment than others, keep property in better condition, and take pride in keeping their homes well under adverse conditions."[117]

The grand mass meeting was held that evening in the City Auditorium, drawing an audience estimated at 3,500–4,000.[118] There were solos, duets, and a hundred-voice chorus. Several significant addresses were made. If references to it in later years are a criterion, Mrs. B.B. Munford's "How White People Can Aid This Movement" made a big impression. She said that the best way whites could help was to believe in the colored, trust them, and help them to help themselves.[119] "If the colored people would begin to study facts in connection with their own battle, and unite in a common effort, in a rational way, they would always receive the support of white friends."[120] She urged the whites present to be sympathetic as the South might be called upon to set an example of race adjustment.

Governor Mann spoke about the importance of the NOS dreaming dreams and having visions of what it might yet do. Then Walker, "in her most entertaining and impressive manner," introduced Booker T. Washington.[121] She emphasized the theme that destructiveness was common, but constructiveness a rare gift.[122] He delivered an address on race relations in the South. She was inspired by it and wrote him a thank you note: "I have received, for you, hundreds of compliments, for the splendid address you delivered; and yet, I feel it is but right and just to you, to know of the nice things that are being said of you, in our city, by our city officials, our white citizens and our host of colored ones."[123]

After this prominent effort for the NOS, Walker did not even attend the next year's convention in Norfolk.[124] She missed a talk by Agnes Randolph of the State Board of Health, Executive Secretary of the Virginia Anti-Tuberculosis Association, who spoke of a crying need for a sanitarium for Negro consumptives.[125] The intensive educational campaign had succeeded in reducing the number of new cases, but the situation was still serious.[126] When the NOS Executive Committee met in Richmond December 29, 1914, it was addressed by another member of the State Board of Health who suggested projects. Committee members realized they had to agree on the aims of the NOS and also needed to streamline the swollen executive body of thirty-three if anything was going to get done. Walker was one of nine people selected to be on a central management committee. Raising money for a sanitorium was the big project and a tag day was arranged. Walker suggested that a three-person committee call on Miss Randolph "to discover her attitude and that of the authorities regarding the practice of colored physicians in the sanitorium." She, Major Moton, and Rev. Graham were the committee appointed.[127]

The death of Mattie Brown, the teacher and prominent St. Luke worker, brought Maggie Walker to Washington in February 1914 to deliver a eulogy

1. The R. W. G. Council would not ally itself directly or indirectly with any other corporation by way of investment.
2. The Executive Board is empowered to sell all stock the Order holds in corporations. [They kept their controlling interest in the bank.]
3. A three-person committee of Richmond residents will be appointed to oversee investments.
4. The funds will be invested in ways in compliance with the regulations of all states where the Order does business or might consider it.
5. At no time will more than $15,000 of endowment funds be kept in any bank, but will be invested.
6. The investment committee will keep records accessible to inspection.
7. Any checks shall be written by R. W. G. Secretary-Treasurer.
8. Securities, unless deposited with a state, shall be deposited with the R. W. G. Secretary-Treasurer.
9. If any committee member uses the position for personal gain, he will be expelled from the Order.
10. These resolutions will take effect immediately because of the Massachusetts emergency.
11. The Advisory Committee will be required to revise the Constitution and Laws in order to comply with state regulations.
12. The present charter will be dissolved and a new one obtained.
    a. The name will be shortened from the R.W.G. Council of the Sons and Daughters of the I.O. of St. Luke to the name of all contractual obligations, R.W.G. Council, I.O. of St. Luke.
    b. It is just a name change which does not change members' rights and duties or the corporation's obligations.[136]

The NACW Convention was held at Wilberforce University in Ohio the first week of August. Walker was present, with four others, as a delegate of the Virginia State Federation. As head of Business, she participated in an afternoon program with heads of departments.[137] Margaret Murray Washington's presidential address focused on the awakening of women, which she saw as one of the great social phenomena of the twentieth century.[138] Of the many sessions those on temperance and suffrage were prominent. W.E.B. DuBois was one of the distinguished guests. All the reports on work being done around the country gave meaning to the Association's motto, "Lifting As We Climb." The favorite reception was the one given by Major Anderson, who had been the only black officer in the Spanish-American War, whose house was filled with Hawaiian weapons, musical instruments, and mahogany furniture from the Philippines.[139]

The bank was doing well. With an explicit desire to help Negro enterprises, the Elks, headquartered in Philadelphia, deposited funds in both St. Luke Penny Savings and Mechanics.[140] Emmett Burke solicited funds citing similar

reasons. For instance, Giles Jackson was planning a Negro Exposition in Richmond for July 1915, and had succeeded in getting a Congressional appropriation for $55,000, as well as, for some reason, a sizable contribution from the state of Pennsylvania. Burke wrote Governor Stuart, "Since this Exposition is to exploit the achievements of the Negro in the State of Virginia along industrial and historical lines, we think that some portion of the money should be deposited in a Negro Bank."[141] He enclosed the statement for the year ending June 30 which showed the bank had over $150,000 in deposits.[142] Unfortunately, Federal funds could only be kept in banks of a much larger size.

Early in 1915, Maggie Walker pasted an item about thrift in her scrapbook, "The habit of thrift proves your power to rule your own psychic self. You can take care of yourself and others."[143] The first NOS Tag Day to raise money for the TB sanitarium was successful, with Walker's CCW providing over a third of the whole $3,000 raised. No decision had yet been made about where the hospital should be.[144] Janie Porter Barrett's school had received its first appropriation from the legislature and was operating on a small scale. Although undated, another quotation from a newspaper clipping found in the scrapbook provides a fitting coda to these years, "The reward that life holds out for work is not idleness nor rest nor immunity from work but increased capacities, greater difficulties, more work."[145]

SEVEN

The Personal Dimension

Maggie Walker's most creative years of professional achievement took place while her children were growing up, and she acquired a large house, which became the home for an ever-expanding extended family. The nature and amount of information available on her public and personal lives are of such different quality that important aspects of her personal life are treated separately here, even though both lives were lived as one. In her case, the compartmentalization characteristic of working women, which she did much to foster, was breached in several ways and completely shattered when her son, Russell, shot and killed his father.

A year after the bank opened, on October 15, 1904, Maggie Walker made an important purchase. For $4,800, she (and she alone) bought from Dr. Robert Emmett Jones and his wife, Daisy, the property at 110 East Leigh Street.[1] The address later became 110½ or 110A, because when Rev. W.T. Johnson built his house on the vacant lot next door, it was assigned number 110.[2] Dr. John C. Ferguson had bought the property as a lot in 1882 for $800.[3] Although building permits in Richmond for the relevant years were destroyed,[4] by astounding luck one of the Virginia State Library's few remaining issues of the *Virginia Star*, dated 18 November 1882, carried the following item:

> Mr. George W. Boyd, one of our most enterprising colored builders, is building a handsome brick house on Leigh Street between First and Second. The house is two stories high, stock brick front and will contain some 9 or 10 rooms and be furnished with all modern improvements. The style of the house is very attractive and it will be an ornament to the neighborhood. It is being built for Dr. J.C. Ferguson, Assistant Superintendent of the Central Lunatic Asylum.

Ferguson's widow sold it to Dr. Jones in 1889 for $4,000. He enlarged the house by adding a two-story wing on the west side which had a separate entrance to a waiting room, a medical office, and additional upstairs bedrooms.[5]

It is unclear exactly when the Walker family moved from their 7th Street house. Dr. Jones planned to move to the settlement of Jonesboro that he was founding six miles outside of Richmond in the spring of 1905.[6] A substantial bill for renovations dated June 1905 would indicate that it took a while to make the changes in the house the Walkers desired.[7] The curtains and all manner of brackets and fixtures were installed in December 1905.[8]

Since a considerable amount has been written about the house, two distinctive features will suffice to show the spirit in which Walker set about creating the home of her dreams.[9] A striking appliance in the upstairs master bathroom is a bidet, that, as far as anyone knows, has been there since 1905. Probably not coincidentally, this was also the year that Macy's devoted one of its major windows to the modern bathroom with all its accessories, including a bidet.[10] It is easy to picture Walker studying this window on one of her frequent visits to New York on St. Luke business. In all the buildings she was concerned with, she wanted the most modern and fashionable arrangements, whether of steam heat or lighting or elevators. Her bathroom certainly expressed this attitude.

The room in the house that truly reveals her essence is the library, a long, narrow, dark room to the left of the entrance hall which had been Dr. Jones's patient waiting room. Along one long wall are bookcases, full primarily of sets such as the Harvard classics and series of famous speeches, most of which were purchased shortly after the house was.[11] There are significant sections on insurance, fraternalism, and African American history. Above the bookcases are the family's framed diplomas in chronological order, starting on the left with the one Armstead Walker received from the Normal School in 1875. The rest of the walls are covered with photographs of family; African American luminaries such as Phyllis Wheatley, Booker T. Washington, Paul Lawrence Dunbar, Roland Hayes, W. E. B. DuBois, Mary McLeod Bethune, Marcus Garvey, and Nannie Helen Burroughs; and many St. Luke people separately and in groups. A long couch is against the second wall facing the bookcases. It is a room crowded with people and presences, family and friends, community and leaders, hope and dedication—all of which were synonymous for its designer.

The Order's present to their Secretary the year the bank was opened was a victoria (a low open carriage for two), a pair of matched black horses, and coachman's livery.[12] It is not surprising, therefore, that Walker built a large brick stable in 1909. At the same time she put granolithic pavement down on her sidewalk and front yard and put up an iron fence.[13] The house was as news-

worthy as its owner, and it began to be routinely referred to in the *Planet* as "palatial." Part of this was illusion, a tribute to its strategic location in Jackson Ward. Other members of the community, such as J. Thomas Hewin, the lawyer, a few years later had much bigger, more elaborate houses.[14]

There is little about Walker's husband, Armstead, in the above account: she bought the house, all the books have her name in them, newspaper stories were about her. One of the great biographical mysteries is the nature of relationships between husbands and wives. Had Maggie Walker not frequently commented upon the problems of marriage and man-woman relationships in her speeches and diaries, and had the shooting not occurred, this might not be as intriguing a topic as it is in her case. Armstead Walker was not a prominent public figure, and after his wife became a leader, does not appear to have been as active in St. Luke as he had been previously. The last mention of him in the available Order annals notes that at the 1899 Convention in Hinton when she became Right Worthy Grand Secretary, A. Walker, Jr., was elected to the Endowment Board.[15] He remained on the board of the St. Luke Association and was an active member of Rescue Council, but newspaper references to his presence at events and ceremonies cease.

There is little trace of him today in the house that was maintained as a virtual shrine to Walker by her daughter-in-law, Hattie N. F. Walker, until it became a National Historic Site. Other than a photograph of a very handsome man and his diploma, almost nothing material connected with Armstead has survived. Although Walker visited his grave regularly, her extant diaries which begin in 1918, three years after his death, contain no personal memories of him.[16]

At about the same time his wife took over St. Luke, while McKinley was president, Armstead was appointed a mail carrier.[17] He held this position until 1910, just after the end of the Roosevelt administration. This was a highly prestigious job in the African American community, of uncertain tenure since it was a patronage position dependent in this case upon a Republican President, but a federal appointment that assured a steady salary. It is likely he kept his hand in with the family brick construction business, although his father died around 1900.[18] His surviving brother, Andrew, was his partner in Walker Brothers Brick Contractors when he returned to that business full time in 1911.[19] Armstead served as president of the Citizens Bureau Club.[20]

A description of his contracting business in 1915 estimated his profits at from $175 to $200 a month. He usually had several houses under construction at once, and he supervised journeymen bricklayers, sometimes himself

showing them how to lay foundations, make accurate corners, and set window and door frames.[21] The fraternal organizations he belonged to included St. Luke, Odd Fellows,[22] and the Elks. In addition, he carried insurance with Southern Aid, Richmond Beneficial, and Home Beneficial as well as a policy with the Standard Accident Insurance Company of Detroit that was to become notorious after his death.[23] His favorite social club was the Richmond Social and Athletic (S&A) Club at Second and Jackson.[24] He was popular among his friends. Indeed one source says he was one of the most popular citizens of Richmond.[25] He was of slight build, quiet and retiring in manner, and soft spoken. His own friends were among the elite. For instance, he was an honorary pall bearer for D. Webster Davis, a Normal School classmate and black Richmond's poet laureate.[26]

The amount of insurance Armstead carried, reportedly estimated by Maggie Walker at the time of his death to be $19,000,[27] was partially explained by her statement at one of her son's trials that she had guaranteed $8,000 worth of his debts, a fact she said his brother Andrew could confirm. This came out when she was asked about their relationship. She is quoted as saying, "I held him up," a statement that summarizes the role of her money in others' lives.[28] These amounts are impressive figures for the time. They may represent journalistic exaggerations to lend credence to the rumor that she had had her husband killed for his insurance.[29] No documents exist to support these financial data. Armstead made no will.

The common scenario for marriage that Maggie Walker described in the speeches she addressed to women started with an intense courtship during which it was impossible to get rid of the man, followed by a marriage in which he was absent from home an increasing amount.[30] It comes as no surprise, therefore, to find her quoted as saying that she had been married twenty-eight years and Armstead had been at his club two-thirds of that time.[31] Since she herself was frequently absent from home traveling or at evening meetings, it may be inferred that the Walkers had what anthropologist Bott has called a segregated conjugal role relationship in which husband and wife have different tasks, separate interests and activities, different leisure pursuits, and different sets of friends outside the home. This, Bott suggested, was the form of conjugal relationship created when the members of the family's social network of kin, neighbors, and friends all knew one another. Such was certainly true in the Walker case as far as Richmond was concerned. The emerging middle-class ideal of a joint conjugal relationship in which partners shared many activities, tasks, and interests would, according to Bott's analysis, have been impossible

to maintain in the face of the wider social system in which the marriage relationship was embedded, since a joint relationship required a network in which few members were known to each other.[32] According to this theory what either partner wants or values is irrelevant. Segregated conjugal role relationships were considered normal, and institutions such as bars, clubs, and lodges provided homes away from home. Knowing the type of marriage relationship the Walkers had tells little about its emotional content.[33]

Elizabeth Mitchell always lived with the Walkers. During these years she pursued a career as a midwife or doctress.[34] There are still people living in Richmond who say they were delivered by her.[35] She was active in St. Luke, serving on the Board of the Emporium.[36] She too traveled, once taking her grandson Melvin to visit Washington where they stayed with James and Julia Hayes.[37] In 1912 or 1913 she suffered a stroke which impaired her both physically and mentally, whether temporarily or permanently is not known.[38]

When his mother became head of St. Luke, Russell was eight years old. He was baptized in 1901 and, despite the fact that the Walker boys had a reputation for being wild, both were regular churchgoers.[39] "Come Sunday, Dinks [Melvin's nickname] and his older brother, Russell, would be all slicked up, nice and quiet at Sunday school in the First African Baptist Church . . . Dinks and Russell went because Miss Maggie said so, and when Miss Maggie told you to do something, it was an order."[40] Russell went through the public school system, graduating from Richmond High and Normal School in January 1907. At the graduation ceremony held in June at First Baptist, he gave as a recitation "A Plea for Patriotism."[41]

It is not known what Russell did after high school for four missing years. He does not have a college diploma on the library wall. His first entries in the *City Directory* are as a clerk with St. Luke from 1911 to 1913. However, in his 1912 wedding announcement, he is identified as a teller and bookkeeper at the Bank.[42] There are stories that E.C. Burke refused to keep him on. His severe drinking problem was already a handicap. Starting in 1913 or 1914, he became a bricklayer and manager of his father's and uncle's brick construction business.[43] While this could be viewed as a conflict between his mother's and father's differing aspirations for him, it was more likely due to a diagnosis of tuberculosis, probably sometime in 1913.[44] Since bricklaying was an outdoor occupation and fresh air was at the time felt to be such a necessity, an occupational switch would have made sense.[45] At this time there were no beds for tubercular African Americans in Virginia. Walker's Council of Colored Women was responsible for raising $1,000 of the projected $16,000 the Anti-Tuber-

culosis Association thought would be needed to build a Sanitarium for Colored Tubercular Patients.[46]

Russell's marriage has been described as having been arranged by his mother.[47] His wife's mother, Laura Stewart Frasure (later Frazier), had grown up in Richmond and was, and remained, a dear friend of Maggie Walker's. The Herbert Frasures moved to New York where their youngest daughter, Harriet Naomi Frasure, graduated from Washington Irving High School. At the time of her marriage, Hattie had worked almost five years as a stenographer-typist for the "first and most prominent colored real estate dealer in the city."[48] The elegant wedding was held 26 September 1912, in the Frasure home.[49] Dr. H.L. Harris, Jr., was Russell's best man. After a reception, the bride and groom went to Newark where Mrs. Georgia Queene, a prominent St. Luke, gave them another party. Then they went on to Niagara Falls, returning to Richmond October 2nd. The next day the Armstead Walkers gave a reception at their home for 450 people.[50] In this way Russell and Hattie started their Leigh Street life. Russell continued to get into trouble periodically, usually related to drinking.[51]

Little is known of Melvin during these years when he was a school boy. Alvin White, a contemporary, wrote about how Dinks came to the "black recreation spot" called the Flats, an area bounded by two railroads and Shockoe Creek, where boys from all over came and anything went. He implied that Melvin would not have been there if his mother had known or if he had been more closely supervised.[52] Melvin in later years is quoted as saying, "I regard [Polly Payne] as I do my own mother, as she practically reared me while my mother was constantly travelling, building up the St. Luke work during my infancy."[53]

Melvin contributed his first bit to St. Luke in his early teenage years as an employee of the Emporium.[54] Some of his activities are easy to trace, because he had a very distinctive face that leaps from group photographs - of the "Jolly Juveniles" of St. Luke, of the YMCA, and of church groups. The major items in the house referable to Melvin's childhood are his boy's adventure stories.

Melvin's estimate of Polly Payne's importance to the household was no exaggeration. She stayed with the Walkers until she was about 27, when she married Maurice Payne on 22 February 1911.[55] He worked for an undertaker. They lived at 821 North Second Street, because, as she put it, "I wanted to go to myself."[56] Of course she continued to work for Walker. While her status in the family was that of "adopted child,"[57] she did earn a salary. It is

unclear how much education she had.[58] She had a sister in Richmond and a brother, Rufus, in New Jersey whom Maggie Walker employed from time to time.[59] Polly and Maurice Payne moved back into the Walker house after the shooting.[60]

Another person who lived with the Walkers for a brief time during this period was Aunt Sarah Turner, Elizabeth Mitchell's sister. She moved in in 1909 when she was about 75, and was buried from the house in November 1911, presumably having died there.[61] With this large a household, there had to have been servants other than Polly Payne, although Elizabeth Mitchell probably helped before her illness. Ned Christian took care of the horses; Walker bought an electric car in 1913.[62] There must have been a laundress who came in, and she always needed a coachman or chauffeur since she did not drive.[63]

More help would have been needed after Walker suffered a serious accident in March 1908. She began her general thank you note to well wishers "from Massachusetts to North Carolina" that appeared in the African American press,"On the night of the 11th of last month, just as I was preparing to retire, I fell at the top of my stairway and fractured my left knee cap." This agonizing injury sorely tried her philosophy of life. "It pleased God in his inscrutable wisdom to afflict me, and I have striven, despite all my agony, to bear the same without murmur." St. Luke and other friends rallied with prayers, letters, flowers, luncheons, and other gifts of all sorts.[64] The heartfelt quality of the letters that she kept attest to her popularity and the perceived worth of her work, particularly her position as a race leader which was well recognized by this time.[65] One woman said, "This accident will cause you to get the real rest you so much need from years of constant toil for your race. O! If we only had more courageous Maggie L. Walkers as Leaders for our people."[66]

The knee injury was the beginning of the lameness which plagued her and, exacerbated by other conditions, culminated in her final seven years in a wheelchair. She had a long convalescence, but by early June was again active, attending the Tents Convention in Hampton.[67] The evidence indicates that her lameness was most pronounced when she got up from a sitting position and in going up and down stairs.[68] It was barely noticeable when she was leading St. Luke in parade bowing to left and right to acknowledge the crowd.[69] Her title of "Lame Lioness" came much later.[70]

The most tragic event that took place in the house was the shooting. In a feature on Walker written in the early thirties, Hannibel Davis, a columnist for the *New York Age*, wrote, "Her affairs were often in danger and never more so than when her son, Russell, accidentally shot his father."[71] Her life changed

drastically that hot June 20th evening in 1915.[72] There was no consensus about what happened—just two versions which started and stayed polarized, as the echoes remain today in contemporary Richmond. The accident theory maintains that Russell mistook his father, who was moving around outside on the back upstairs porch, for an intruder. The murder theory, in its most extreme form, alleges that Maggie Walker conspired with Russell to kill Armstead for his insurance, particularly the $7,500 worth of accident insurance that she had taken out on him. Russell was tried for murder and acquitted; Walker sued the Standard Accident Insurance Company for nonpayment in a case that ultimately reached the Supreme Court of Virginia, where the conspiracy allegation was thrown out and the insurance company ordered to pay.[73] Ambiguities, emphasized by press sensationalism, abound in the public record of events. In the one mention of the affair in her diaries, she wrote that she still did not understand.[74] The material available is presented here to show the reactions of the principals and members of the community to an extraordinary, tragic event.

The story, as it was told over and over by the family through four hearings and trials, started on Saturday night June 19th when Russell around midnight "whistled up" Melvin because he heard noises on the roof that sounded like burglars.[75] The roof was being tinned and a ladder had been left leaning against the back of the house. He said he saw at least one man go up the ladder. The police were called by both the Walkers and Rev. Johnson next door who said he saw a man on the roof. They could find nothing. On Sunday, after church, Armstead, Russell, and Hattie went to a funeral at Armstead's mother's house for one of her great-grandchildren.[76] It was mid-afternoon when they got back. The possible burglars remained on people's minds, especially Russell's. Walker testified that she tried to reassure him and told him it didn't matter if they stole everything anyway. In the evening a number of people were outside. Walker was seated on the stoop of her house, and her mother reportedly was also on the porch. Armstead came home and went inside to dress to go to his club. Russell went to the Richmond Athletic and Social Club to try to borrow a gun from Beverly Turner, one of his father's best friends. This was around 8:15 or 8:30 p.m. Mr. Turner said he did not loan guns to young men, but agreed to follow Russell back to the house to see Armstead.

He said Maggie Walker was sitting on the porch talking to someone he thought was Lillian Payne. He tipped his hat and followed Russell into the hall. Armstead came down and Turner gave him the gun, turning so he would not be seen from the street. Walker said she called to Armstead, that neither of them had ever had a gun in the house, and that she went into the dining room

with Turner for a conference. She finally gave her permission for the gun to stay. Armstead and Russell went up on the roof. Armstead came down again shortly and said he had not seen anyone. Turner said he left then and within two minutes he heard a shot. At first he thought it was a tire bursting, but changed his mind when less than 15 minutes later he was told that Armstead was dead.

Maggie Walker testified that as Turner left, she came outside again to sit on the porch, where Russell, standing beside her, was talking to her. Alexander James, a boy from across the street, came to say his mother had sent him to tell them she had seen a man on their roof. Russell dashed upstairs and there was the sound of a shot. He came down saying, "I got him," and Maggie Walker said, "Got who?" and he replied, "The man, he's on the back porch." She got up and with Russell, her mother, and Polly Payne (who seems to have appeared from somewhere) struggled upstairs. When she saw the body, she said, she knew "instinctively" it was Armstead and that he was dead.

There was a good deal said over time about what lights were on, if it had been dark outside, and what kind of light was needed on the porch. She said she "screamed and hollered" and Russell, when he realized it was his father, fell back against the wall, falling to pieces. She called over to her good friend Andrew Bowler in the house behind, and then she sent Russell to get Dr. William H. Hughes, who was at church. After trying unsuccessfully to get someone to move the body, she said she went to her room, still screaming, and remembered little after that. The house filled up immediately with "thousands." Even the police detectives testified that there were two thousand people there when they arrived.

Walker was afterward criticized for not calling the police, just doctors and lawyers. She called Russell's great friend, the junior Dr. H. L. Harris, called the "little doctor." She asked him to take Russell to the station house and surrender him; and she asked him to call her attorney, J. Thomas Hewin, and Virginia's foremost criminal lawyer, H. M. Smith, also known to her. Harris also called Coroner Taylor, telling him there were peculiar circumstances. Taylor came right over and talked with Russell until Smith arrived and stopped all interviews.

Melvin went in his mother's car to get Armstead's brother Andrew. Two homicide detectives, Sergeants Wiltshire and Bailey, arrived to investigate. They thought from the beginning that it was murder, but could find no decisive evidence. A sketch map drawn to show the path of the bullet indicated that Russell had crouched in the doorway of the bathroom and fired through the

bamboo sun screen at the end of the porch.[77] Since the bullet hit Armstead above his left cheek, midway between his eye and ear, and took an upward course, it followed that his head at least was behind the bamboo shade, and Russell may well not have recognized him.[78] Wiltshire talked with Maggie Walker and was very confused when she said there must have been two pistols. She knew Armstead had one and, when Russell fired one, she could only assume there had been two. Russell said he had gotten the pistol from his father's collar drawer in the bureau that was in his dressing room, the second room from the front. After the shooting, he threw the gun into a jardiniere when he ran downstairs. Harris got it out, concealing it with the dry pine needles from the vase, and gave it to police. Clearly, there was only one gun which was the one borrowed from Turner. Yet so much had happened in such a short period of time that how Russell had gotten the gun was not an easy question. Nowhere in the printed record is the possibility that he forcibly took it from his father stated outright, although Sergeant Wiltshire did maintain that the contusion on the back of Armstead's head was not from falling. The two gun theory was probably simple confusion on Walker's part, but it fueled many rumors. When the Coroner asked her how Russell knew the pistol was in that room if he did not know it was in the house, she replied with a simple, "I don't know."[79]

Russell was arrested that night on a murder charge and released on $1,000 bail provided by his mother. The next day news of the shooting was on the front page of both the city's daily papers. While describing Armstead and Russell and the accident theory, the accounts emphasized Walker's position at the Bank and the Order, her wealth, and her popularity.[80] She was called "one of the wealthiest and best known negro women in the State."[81]

Armstead's funeral was held two days later at 5:00 p.m.[82] First Baptist was jammed long before 4:00 and there was a large crowd outside. Rev. Johnson officiated, but there were *twelve* ministers in the pulpit. Z.D. Lewis offered the prayer. This solid support from her most powerful allies sent a strong message to the community as did the family's social theater: "Russell E.T. Walker, who caused his father's death, led the family cortege accompanying his wife, while the heart-broken widow and mother followed, leaning heavily upon her younger son." At one point during the service, she screamed. Rev. Johnson chose James 4:14 for his sermon, "Whereas we know not what shall be on the morrow . . ." He did not mention anything about the shooting. There were many flowers, five active pallbearers, and eleven honorary ones.[83] Burial was to be at Evergreen, but following a graveside service, the body was brought

back to the undertaker's for an autopsy to recover the bullet. The *Planet* reported that the undertaker, A.D. Price, said at the grave, "We cannot bury this body because of rumors." There was a private interment the following day.

Also the next day, June 23rd, the coroner's inquest began.[84] Maggie Walker was the first witness and remained on the stand an hour. Despite their directness, she answered all questions promptly. She said that both her husband and son drank, and occasionally got intoxicated, but both had been sober Sunday. She denied any ill-feeling or fights between father and son. She and others reiterated over and over that the two men had had an unusual relationship, more like brothers or friends than father and son. It was considered significant that Russell had borrowed six dollars from his father the day before the shooting. Another persistent theme from the beginning were questions about Armstead's insurance, both personal and business.[85]

Various witnesses recounted the evening's events as they had participated in them. Andrew Walker gave his opinion that it was certainly an accident. One woman who had been visiting a neighbor, reported that she had seen a man on the Johnson roof at 8:30 p.m.. Before he adjourned the hearing, Coroner Taylor startled spectators by calling for anyone who thought that this was a murder to come forward. One newspaper reported that H.M. Smith added the obvious, "Or forever hold your peace."[86] No one said anything. At the request of the police, the inquest was continued a week to allow them to gather more evidence and bail was raised to $2,500, which Walker again supplied. Although Smith was reported to have been willing to put Russell on the stand, he had wanted him to be the final witness, and the adjournment came before there was an opportunity. Much was subsequently made of the fact that Russell did not testify until his November trial. The Police Court hearing, scheduled for this same day, was postponed until July 3rd.[87]

The rumors multiplied, particularly those which told stories of physical conflict between father and son. Walker was quoted as saying she wanted "an open statement of everything . . . [and] the fullest investigation."[88] She was making a "powerful and systematic effort to disabuse the minds of the public . . . [of the idea] that the killing was intentional."[89] The delays that plagued the case continued. Smith's absence from town on the day the inquest was to reconvene caused another two-day delay.[90] Finally, on July 2nd, the rest of the evidence was heard, and the rumors brought out into the open. Attorney J.R. Pollard, led by Commonwealth Attorney Folkes, handled the prosecution.[91] Turner told his story of lending the pistol, a blue steel 38-caliber revolver, with four shells in it. Only one had been fired.

The really damaging testimony by Turner was that about six months previously Russell had told him he had knocked his father down because his father had made a disparaging remark.[92] Turner added that other than that their relations appeared amiable. The persistent trouble between father and son theme was expanded on by Dorsey P. Bragg, who had been out of the city at the time of the shooting, but who told of being called to the Citizens Club by Armstead about two months previously.[93] He had found him in tears, shaken after being chased from his house at knife point by Russell. There were strenuous attempts by the defense to exclude this testimony,[94] but Bragg went on to say that Armstead told him that he had reported the incident to his wife when she returned from a trip. and she had said it was her house and her son, and that he should leave.[95] Walker indignantly denied having said any such thing, labeling Bragg's testimony "malicious falsehoods."[96] The third damaging witness was a William Jones who reported hearing Russell say two weeks previously that he intended to kill a man and leave the city within a week; that he was tired of the old man jawing at him about work. Jones was careful to say he did not know to whom Russell was referring. An Albert Tribbey said that the Sunday of the shooting he had heard Russell at the club say he was going to get the s.o.b., but he didn't know if he meant his father or the burglar. This testimony, along with Sergeant Wiltshire's report of what neighbors said (e.g., "it's no more than I expected"), represents the bulk of the evidence ever brought against Russell.[97]

The coroner's jury reached its verdict after an hour of deliberation.[98] Split down the middle 3 to 3, they phrased it carefully:

> We, the jury, sworn to inquire when, how, and by what means said Armstead Walker came to his death, upon our oath do say that he came to his death on the 20th day of June, 1915, from the effect of a pistol shot wound inflicted on the 20th day of June, 1915, by his son Russell Walker, but from the evidence before us we are unable to determine whether the shooting was done knowingly and maliciously, or was owing to the son's mistaking his father for a robber.[99]

The Police Court hearing was again postponed until July 14th. Russell and his wife got away for a few days, going to stay at Dr. R.E. Jones's country house just outside the city.[100] Other newspapers took up the story. Dabney's Cincinnati *Union* published a robustly supportive pro-Walker account which makes light of the rumors of fights and dismisses the insurance stories by saying that the possibility of a large insurance payment going to a colored family, no matter how distinguished they are, "arouses envy." He gave a dramatic

version of the shooting: "Russell, young, impulsive, hotheaded, fired. The man fell." After saying that there was no evidence whatsoever for murder, he presented a unique argument:

-Had their [sic] been malice, the young man had numberless opportunities to employ apparently accidental means for fatal purposes. They were both brick masons and contractors, and at any hour of the day, a brick dropped, a piece of lumber pushed, the scaffolding loosened, why 'twould have been so easy, and no one the wiser.[101]

There was no end to the purple prose. A *Planet* editorial, after carefully going over what had to be proved if Russell was to be convicted of murder, burst out, "It is enough to dethrone reason in that masterly mind of his accomplished mother . . ."[102]

One would never know he had a wife.

The Police Court hearing under Justice Crutchfield, when it finally took place on July 14th, only took three hours. Seated at the bar were the Hon. L.O. Wendenburg (a Virginia state senator); Attorneys Folkes, Pollard, and Smith; Maggie Walker; and Attorneys Hewin and J.E. Byrd.[103] Russell sat behind his mother instead of at the bar as the prisoner normally does. The room was packed, with a crowd pressing at the windows. As the first witness, the Coroner described what he had seen that night: Armstead lying on his back on the porch, his head to the east. He had had to strike matches to see on the porch, but it seemed accidental to him, since the head had been behind the sun screen. There were no powder marks near the wound. Russell had taken him downstairs to show him where he had seen a man crossing from the Johnson to the Walker roof, across an alley, the event which he said had sent him for the pistol.[104]

Sergeant Wiltshire also heard Russell's story of the man who crossed between the two houses. He investigated the porch. Armstead was dressed in a white shirt, bow tie, and black pants. Wiltshire did not believe the body would have fallen the way it had if it had been wholly behind the screen. He remained convinced this was murder. Turner repeated his previous testimony slightly altered to come closer to Maggie Walker's in terms of who called Armstead in the transfer of the pistol, and he also repeated his story about Russell saying he had knocked his father down. He said he had heard other friends of Armstead's[105] say Russell had struck his father, but "I never heard anyone who saw it confirm it."

The James boy's mother told her story of seeing a man on the Johnson roof in shirtsleeves at about 8:30 p.m.. She sent her son over at about 8:45. Al-

though she said she heard the report five minutes after she sent him, he said he heard the report before he went over with the message. Wiltshire thought Armstead was already dead and Russell had just come down to tell his mother. Two men testified that Russell had said he was planning to leave town, that "he didn't have to work as long as his old lady had a dollar."[106] The testimony of William Jones was repeated and a deposition by Albert Tribbey put in the record.

The other witnesses told their basic stories. Dr. Harris described how upset Russell had been, how he could not face his mother, and how he had had to be drugged. Maggie Walker was the next-to-last to testify. The Judge asked her several questions about her relationship with her husband. Prosecutor Folkes asked her, "Didn't you say at the time of the shooting, 'Russell, I told you not to do it?' " She replied, "No, sir, I did not." This alleged remark, of which we will hear more, is the sole evidentiary basis for the conspiracy theory. Pollard cross-examined her about what she and Russell had discussed, but she said she hadn't seen him until they went for the funeral, because Dr. Harris had kept him in bed. Polly Payne repeated her testimony. After making sure the attorneys had nothing more to say, Judge Crutchfield dismissed the case on the basis of insufficient evidence.[107] There could have been no better birthday present for Russell's mother.

The respite was brief. A ground swell movement for Grand Jury indictment was under way. Reprinting an article from the *Richmond Evening Journal*, the *Planet* spread the poisonous atmosphere.[108] There was much exaggeration about the insurance, and a report that J.R. Pollard was publishing a pamphlet called the *Rip Saw*, an analysis of "crimes in high places, including the Walker Tragedy."[109] He is quoted as saying he was rounding up several new witnesses.

The Grand Jury assembled July 26th to decide upon a bill of indictment to be preferred against Russell.[110] They called a long list of witnesses for the prosecution, most of whom are familiar, but only those who testified in front of the Coroner's jury were admitted, eleven in all.[111] Somehow Smith managed to get Maggie Walker into the Grand Jury room even though that was a highly unusual procedure, since normally only witnesses for the prosecution are heard.[112]

Much to many people's surprise, the Grand Jury found a true bill.[113] One newspaper account said that Smith had been sure that with the Coroner on their side and "that magnetic Mrs. Walker" the chance of an indictment was remote.[114] It was widely believed that the case was pressed by Armstead's friends, not his family or the insurance company.[115] Enmity toward Maggie

Walker and her success was also a dominant factor. The chill of the indictment wording starkly expressed the gravity of the situation:

> The Grand Jurors of the Commonwealth for the body of the City of Richmond, on their oaths present, that Russell E.T. Walker on the 20th day of June in the year one thousand nine hundred and fifteen of the said city, and within the jurisdiction of the said Hustings Court of the City of Richmond did being then and there armed with a deadly weapon to-wit, a pistol, in and upon one Armstead Walker unlawfully, feloniously, willfully, deliberately, premeditatively and of his malice aforethought make an assault . . .[116]

The trial date was set for October 5th, and Russell was admitted to bail of $2,000. The Drs. Harris, father and son, convinced Commonwealth Attorney Folkes that being confined to jail would kill him.[117]

The Commonwealth case was that Russell had assaulted his father, chased him out on the back porch, and shot him. The lawyers emphasized the discrepancies between what Russell had told the Coroner about the man stepping between two houses, and Maggie Walker's testimony that Russell was talking to her until the James boy came over. They would try to prove that the men seen on the roof were Armstead and Russell, and that Armstead was already dead when the James boy brought his message. They were sure there was evidence out there in Jackson Ward, "if the colored people would come forward and tell what they know."[118] There was considerable pressure to get Elizabeth Mitchell to testify despite Dr. H.L. Harris's certification of incompetency, and a prosecution physician was sent with him to reinterview her.[119]

There were over two months to get through until the trial. As the summer dragged on, some other relevant events took place. During the third week of August, the St. Luke Convention was held in Richmond under the chairmanship of the R.W.G. Chief Dr. H. L. Harris. It was said that some two thousand delegates attended.[120] For those present, in addition to considerable curiosity about how Walker was dealing with her family tragedy, there were mixed emotions about the Order's future with her as leader, and, since it was the end of her four year term, a chance to unseat her if that seemed possible. A serious power struggle dominated this convention. Some people were flatly against her reelection, others thought the power she held as head of all departments should be dispersed,[121] while her army of loyalists did all they could to preserve the status quo and give her even more support than customary.[122]

One of the major pieces of business the convention considered was the reappointment of a committee to revise the constitution to make it compatible

with the insurance regulations of all the states in which the Order had, or wished to have, councils. Since a revision was necessary, the R.W.G. Chief's report suggested several internal organizational changes, including an office, longer tenure, and higher salary for the Chief, as well as the separation of the R.W.G. Secretary and Treasurer positions which had been combined in 1911. The committee responding to the address approved the appointment of the constitutional committee and the provision of an office for the Chief, but noted, "We further recommend and emphasize that there shall not be any interference with the present workings of [the] office of the Secretary-Treasurer." The convention adopted all the committee's recommendations.[123] They also changed the convention schedule from an annual to biennial one; from now on St. Luke and the NACW met in alternate years.

Factors other than the scandal surrounding Walker brought her leadership into question. St. Luke affairs in local communities, particularly those with large memberships that had financed local St. Luke buildings or gotten involved in business enterprises which were independent of the Grand Council, could engender bitter rivalries, as could competition over paid positions. Then as now the insurance business presented ample opportunity for fraud or accusations of fraud. The Order's paid recruiters, called deputies, frequently clashed if there was more than one in the same community. Such had been the case in Washington, D.C. The situation was compounded by the fact that Walker's long time friends James and Julia Hayes had moved to Washington a few years previously, and Julia was made an assistant deputy in competition with the former leaders A. C. Garner and Bessie Anderson.[124] Rebellions against the Grand Council's Richmond hegemony occurred from time to time and became serious when the Grand Council seemed to support one local faction over another. The bitter dissension within Washington's St. Luke family involved charges of financial irregularities brought against Deputy Bessie Anderson by leaders of some local councils who held a trial with the R.W.G. Chief present. Anderson was found guilty on two counts. Walker sent the central Advisory Committee to investigate, and they voided the conviction on the grounds that no Order rules had been violated. This infuriated many Washingtonians and led to mutterings about the dangers of "one person rule" which carried over to the convention.[125]

The Secretary-Treasurer's report to the membership, a lengthy and full one that was a monument to her ability to rise above circumstances, focussed on the necessity of extending the Order. From now on increasing membership was to be the major task. The growing presence of other fraternals meant that re-

cruitment was often done in a heated atmosphere of competition. That is why documenting the performance of the Order and enhancing the salesmanship skills of deputies were considered so central to success. As important as recruitment was member retention. Suspensions were always numerous, mainly, Walker noted, because people could not keep up payments. They were evenly distributed across councils. At this convention she reported 7,038 new adult members and 4,894 suspensions. She urged people to make new members welcome and to maintain an interesting level of activity in Councils to ensure keeping members. Special membership rallies and campaigns were undermined by this kind of attrition.[126]

She included in her report her sense of sacrifice:

> In 1899 a man or woman could not be found willing to take the organization that was said to be dying. I took it; I nursed it; I have suffered for it; I have given it the best I had—the most active years of my womanhood. I have given up health, home, children, all, for this great and growing organization.[127]

When the time came for the election of officers, a sub committee of the Executive Board, consisting if her dearest friends submitted a resolution to the convention that thanked her for "the splendid manner in which she has led us," sympathized with her "in the great trial through she is now passing in her recent bereavement and also the persecution of the enemies of this organization," and recommended her unanimous reelection.[128] There was considerable criticism from the floor of her leadership and personal life. In what must have been her finest performance, she responded with a ringing speech still talked about, which led, it is said, to her election by acclamation.[129]

On August 27th, Armstead Walker's mother died.[130] This would not have been particularly notable except that after a small funeral she was buried in Maggie Walker's plot in Evergreen Cemetery, not with her husband. Her stone reads, "Bright jewels in His Kingdom, His loved and His Own."[131] It is hard to imagine any action that would have gone further to allay rumors that the Walker family was behind the continuing efforts to prosecute Russell.

When October 5th finally came, the trial was postponed by the prosecutor until the 21st, because a number of Commonwealth witnesses failed to report.[132] They were requested "to show cause why they should not be fined for their contempt in failing to appear." On the 21st, Commonwealth Attorney George Wise cleared the courtroom and said there was new evidence the prosecution needed time to procure.[133] This involved at least an affidavit from Thomas Smith (who lived in Meherrin, Va.) and bringing in Elizabeth

Mitchell.[134] Smith objected particularly to the latter: "Mrs. Elizabeth Mitchell is a paralytic. Every prominent colored person knows this. We have doctors, ministers, and prominent people who know these facts are true." He spoke of the strain on the family. Hewin said that Walker had suffered a recent injury that meant she needed a physician with her when she came to the courtroom.[135] The defence asked the nature of the evidence. Wise said it was from Detectives Wiltshire and Bailey, not an insurance company. Wendenburg, a nationally known lawyer as well as state senator, appearing for the prosecution, announced that he always served without compensation at murder trials, that he had been asked by some of the best colored citizens, including a college professor and prominent business man, to take the case. Pollard had previously maintained he was hired by "50 reputable citizens."[136] The judge granted the continuance until November 12th.[137]

On the Sunday before the trial, Maggie Walker was in a freak accident while walking to church with Polly Payne. A car at Second and Leigh, driven by a white man, had backed into Polly, and, in jumping out of the way, Walker sprained her ankle.[138] She appeared in court, however, on the 12th when the trial actually started. First the defense attempted to get the indictment quashed by bringing up errors and irregularities in the recruitment of the grand jurors, but they were overruled by the court. Then the jurors were chosen.[139] Russell was required to plead and pleaded not guilty. The prosecution began presenting its case.[140]

Damaging testimony came from a new witness, William Brown, who said that on the fatal Sunday, after morning services, Russell and his father were walking and fighting.[141] He further said that Rev. Johnson came up and separated them. Russell allegedly ran down the street, saying "I will get him before night." Rev. Johnson denied that any such thing had happened. Mabel Harris, a teacher at Navy Hill, said she had heard somebody crying hysterically, "I begged him not to do it," but not "I told you not to shoot your father." Turner repeated his testimony, which now included the specifics of what he said Russell had told him, that his father had said he was a bastard. Walker said her husband would never have used that word. After partially hearing the evidence, the jury was sequestered, Russell remanded to jail, and Court adjourned until Saturday.[142]

The star witnesses for the defense were Maggie Walker and Russell. She was on the stand three hours. She expanded her description of that Sunday afternoon by saying she had been out driving, had come in about twilight, had gone upstairs to the bathroom, and had stopped on the back porch where Russell was lying on the couch reading. She spoke to him about a meeting at First

Baptist, and he said the burglars were back. One had looked over the edge of the roof at him. That is when she said she did not care what they took. Wendenburg's savage cross examination doubting this and other parts of her story drove her into "I don't remember," the only time she is reported to have shown her frustration.

Russell dealt with the reports of the damaging things he was reported to have said by admitting that when he had a drink he "talked all over his mouth," and did not remember afterwards what he had said. He said his relationship with his father was good. He retold his story about the pistol and going up on the roof, and said that he last saw his father when they separated on the second floor and both went into their rooms. He got his hat and went down to talk to his mother, saw the man go across the roof, and dashed upstairs again for the pistol. Hewin and Smith both gave major arguments for the accident theory. The court upheld the defense's strenuous objections to the admission of Bragg's knife chasing story as rebuttal evidence before the jury.

A major defense point, emphasized by Smith, was the conviction that Walker's status had made powerful enemies without whom there would have been no trial. He made this seem special to the black community, reportedly referring to "a drag down feeling among niggers" about which "every successful colored man knows."[143] The frequently heard African American image for this is a bushel of crabs. When one crab tries to climb out, the others reach up and drag him down. This phenomenon was christened "the image of the limited good" by anthropologist Foster, who associated it with marginal peasant societies, in which, he argued, the perception was that one lived in an immutably fixed resource situation. If one person or family gets more, another must get less.[144] There was, of course, another limit of permissibility in segregated Richmond to which Wendenburg called attention, when he allegedly said that the trouble with Russell was "too much money, too much money for a Negro to have."[145] Since Maggie Walker's whole life was dedicated to expanding the resource base of her community, she battled these inside and outside attitudes constantly, but never when the stakes were higher.

The time came for the jury to be instructed. The papers listing these instructions survive.[146] There were a good many of them which differentiated technically between first- and second-degree murder, manslaughter, and accident. The all-important one was amended several times, and what was finally read is printed in boldface below.

> **The Court instructs the jury that** [crossed out—accused has established prima facie case of accident; handwritten and also crossed out—the defense

> is that the killing was accidental] **The burden is** [crossed out—therefore] **upon the Commonwealth to prove that the killing was purposely done. If you have a reasonable doubt on your mind whether it was accidental or not, you must give the prisoner the benefit of the doubt and acquit him. Further even if the evidence demonstrates probability of doubt, yet if it does not establish it beyond reasonable doubt, you must acquit the prisoner.**

More specifically, "The court instructs the jury that if you believe from the evidence that the accused fired the fatal shot at a man he believed to be a burglar, then it is your duty to acquit him."

Commonwealth Attorney Wise, in his summation, discounted the burglar story altogether, wondering why people would be wandering around on tin roofs in that heat, especially on a Sunday afternoon when so many people in the neighborhood were outside to see them. He made every attempt to demolish Russell's story, citing the burglar story as a clever setup for murder. The *Planet* reported:

> During the awful excoriation of her son and the merciless analysis of testimony, Mrs. Walker was somewhat agitated, and she began to show the mental strain under which she had been laboring. Her female friends surrounded her and two sat on each arm of her chair.... Colored folks of high and low degree had crowded into the courtroom. Was anyone left in Jackson Ward?[147]

At twelve minutes to twelve, Judge Richardson asked how much longer Wendenburg would be, in hopes that the jury would not have to be sequestered over Sunday. Wendenburg said that he felt a responsibility to present matters fully, but in consultation with Wise, dramatically rested his case at three minutes to midnight. The jury left, but was unable to reach a verdict in two minutes, so was turned over to the City Sergeant until Monday.[148]

On Sunday, news came of Booker T. Washington's death at Tuskegee, about the only event capable of taking African American minds off the trial.[149] Court reconvened at 10:00 a.m. Monday. The jury was called in and asked if they had agreed upon a verdict. Since they had not, they again retired. "Mrs. Maggie L. Walker seemed absolutely dejected. She dropped her head upon her satchel, and draped as she was in black presented a most mournful appearance."[150] Finally, the jury was ready. The foreman passed the paper to the clerk. When he read the words, "We, the jury, find the defendant not guilty," Walker "gave full vent to her emotions" and Russell cried.

> Whereupon proclamation being made as the manner is, and nothing further appearing as being offered against the said Russell E.T. Walker, it is considered by the Court that the said Russell E.T. Walker be acquitted and discharged of the said offense and go thereof without day [indefinitely].[151]

Walker family friends and associates were jubilant, but there were others who did not like the verdict.[152] Walker had been able to command the resources to save her son, but the challenge had been formidable and had cost her dearly. Since the defense had pounded on the idea that the prosecution was really persecution and that the object was the mother not the son, and since she had taken every opportunity to draw the negative feeling to herself for neutralization, she could have no illusions about her enemies and must have known that she faced further challenges to her power arising from the situation. Characteristically, she took the initiative and filed suit in Law and Equity Court against the Standard Accident Insurance Company of Detroit for nonpayment of the famous accident policy. She sought $8,500, $7,500 payment and $1,000 interest. A newspaper report said she had paid $370 worth of premiums.[153]

The insurance company was supposed to have paid within three months, but they had considered that the outcome of the trial was crucial. If they were counting on never paying because Walker would not want to rake the trial over again, they were mistaken. The effective team of Smith and Hewin was back. Standard Accident, represented by Wendenburg and Pollard, was trying to establish in law that whether Russell thought he was shooting a burglar or his father, he had meant to kill the person so the death was not accidental.[154] The case was postponed several times.[155] When it was finally heard on the 15th and 16th of April, 1918, the judge ruled out all of Wendenburg and Pollard's witnesses brought in to suggest the homicide was murder. The judge decided death was accidental. The appellate court later adduced many precedents that had it been murder, since such was not specifically excluded by the policy, it would still be an accidental death from the point of view of the deceased and beneficiary. The argument then shifted to trying to prove the policy had been obtained fraudulently. The judge ruled in Walker's favor.[156] Standard appealed.

The opinion of the Supreme Court of Virginia was rendered on 18 March 1920, almost five years after Armstead's death. In the appeal, Wendenburg introduced the conspiracy theory, that is, Walker's "guilty previous knowledge of her son's alleged intention to murder his father." This was based on the suggested "I have got him," "I told you not to do that" exchange on the front porch directly after the shooting. Since no such conspiracy claim was made

during Russell's trial, no public authority charged either the mother or son, and the evidence as cited was "entirely insufficient," the claim was considered without merit. The Court then disposed of the arguments that the policy had been obtained fraudulently. They held the lower judge's opinion to have been plainly right.[157] That this case had a meaning for Maggie Walker far beyond money can be deduced from the fact that Attorney Smith's fee was $5,500, Attorney Hewin's $1,000. The Standard check was, for unexplained reasons, for $6060.23. Yet she noted "much satisfaction . . . God is good."[158] It was over and she had triumphed.

EIGHT

Point Counterpoint

Emergence from the valley of the shadow was a slow process that would have been impossible without work, good friends, strong community support, and religious faith. As Maggie Walker said:

> In the year 1915, your humble servant passed through the most trying ordeal of her life. An indescribable tragedy occurred in my home . . .which robbed me of all energy and thought; for a time I felt that the end for me had come. Your sympathy and prayers brought reason back and with reason came strength and with strength I was made to feel God's promises would never fail. And so I have leaned heavily on this everlasting arm until today.[1]

A letter from Z.D. Lewis, one of her oldest friends, is an example of the esteem in which she was held:

> Dear Maggie,
>
> I have heard with genuine delight of the splendid and magnificent tribute to your worth and character by the people of this community while assembled last night at the auditorium to witness the closing exercises of the Richmond Normal School. It is said that during the exercises some speaker took an occasion to call the roll of those men and women of the Normal School who had made good, by rendering distinguished service to the race since their graduation, and while a faint recognition was given to each worthy character, it was not until *your name* was called, when the people, with thunderous applause which shook the building, made known the fact that you were still their idol, and a most worthy representative of that Negro womanhood that the world will delight to honor. Upon what I have heard, let me tender you my most hearty congratulations.
>
> I am sure you find occasion to rejoice in this unsolicited expression of your people's confidence and love, permit me to share your joy and to say that I am proud of you as are thousands of others who may have the sanctified sense to appreciate your work and worth. Hope you are well.
>
> I am yours as ever,
> Z.D.L.[2]

Unfortunately, Russell never really recovered except for short periods when he left Richmond, and his tragedy will be briefly outlined in this chapter along with his mother's public triumphs, because his self-destruction was a source of nearly unbearable pain to her. He and Hattie always lived in the Leigh Street House unless one or both were out of the city during their increasingly frequent separations. Russell, in the fall of 1916, took a correspondence course from LaSalle College in Philadelphia in advanced accounting. His assignments were done on Walker Bros., Brick Contractors stationery.[3] Their first son, Eccles Talmage Walker, born prematurely on Sunday, 20 November 1916, died the same day.[4] By 1917, Russell was working as a bookkeeper at the Bank.[5]

Melvin was at Shaw University, in Raleigh, North Carolina. He graduated from the academic course in May 1916.[6] In July, his mother wrote the woman in Atlantic City at whose boarding house she often stayed, asking her to find Melvin a job.[7] She arranged one through the head bellman of the Traymore Hotel, but Melvin did not arrive when he was due.[8]

Organizations kept proliferating and involving Walker in additional responsibilities. The National Association for the Advancement of Colored People (NAACP) had been founded in February 1909 with national headquarters in New York. Walker was an enthusiastic supporter who was to become a member of the Board. The field secretary, at this time James Weldon Johnson, made every attempt to found local chapters in cities all over the country. This was particularly difficult, not to say dangerous, in the south. It was not until the beginning of 1917 that a Richmond Branch was chartered. The officers were: President, J. Thomas Hewin; Vice President, Maggie L. Walker; Secretary, B.A. Cephas, the real estate agent; and Treasurer, E.C. Burke. Most of the additional fifty-nine names listed as charter members are equally familiar within the St. Luke orbit.[9] Their stationery had the following box:

> Called into being on the one hundredth anniversary of the birth of Abraham Lincoln. It conceives its mission to be the completion of the work the Great Emancipator began. It proposes to make colored Americans free from the lingering shackles of past slavery; physically free from peonage, mentally free from ignorance, practically free from disfranchisement and socially free from insult.
>
> The Richmond Branch endorses this platform and will strive to make itself the Livest Branch south of the Potomac.[10]

In point of fact there was not much the Branch by itself could, or did, do. While the national organization was interracial, as were many northern local

branches, those in the south were not, because the NAACP agenda was confrontationally addressed to entrenched custom and alarmed people. Depending on the local social climate, southern branches in these years were more or less confined to fund raising, printing NAACP material in their newspapers, arranging meetings for national NAACP speakers, and occasionally conducting a campaign. For instance, the Branch cooperated with teachers and ministers in orchestrating a back-to-school campaign to register children not attending.[11]

Because it was where the action was, Walker was much more interested in the national organization,[12] although she struggled loyally to keep the Branch alive. There was also a Branch at Virginia Union University which lost its charter through inactivity. Richmond's local NAACP only became activist in the early thirties following a reorganization and replacement of old leadership.

The second national organization with local offices was the Urban League, founded in 1910, also with headquarters in New York. The focus of their agenda was in the area of employment, particularly helping in the adjustment of the increasing number of black migrants to northern cities. The national Executive Secretary was Eugene Kinkle Jones, a native of Richmond and a graduate of Virginia Union, who was understandably anxious that the Urban League have an active office in his city. Although the local history is not completely clear, the following sketch illustrates some of the problems of vaguely focussed local interracial organizations, as opposed to the functioning of boards of specific institutions.

Richmond's present Urban League was chartered in 1922, but there are clear signs of previous, parallel organizational efforts during this time period, one of which failed because a key player was judged too radical by the white participants. Interracial social work had been going on in Richmond for some time. One of the great organizational forces in the white community, who has been mentioned before, was Mary Cooke Branch Munford (Mrs. Beverly B.).[13] Of Maggie Walker's generation (1865–1938), an innovative and ardent club woman, her major passion was education, and her major organization the Cooperative Educational Association which had been the model for the NOS. She had a special interest in improving opportunities for African Americans. She was active in the founding of Janie Porter Barrett's Industrial Home School and served on the first board of trustees. Perhaps her most appealing effort was her successful pressure on the College of William and Mary to admit women (her family had not allowed her to go to college). Wherever women's issues or interracial matters were the focus, Mary Munford was there. She was on the national board of the Urban League.

Another active social worker, who has also been mentioned before, was Ora Brown Stokes, the wife of Rev. Stokes, the pastor of Ebenezer Baptist, who was one of the best known African American women in Virginia, the NOS, NACW, and the rest. A generation younger than Walker, a graduate of Hartshorn College, she was in the social work tradition, much valued by welfare officials who asked her advice, and by the courts for which she worked as a probation officer.[14] In 1912, she had founded the Richmond Neighborhood Association, a welfare society for women and girls. A Virginia Union economics professor, William Colson, became interested and Colson's students did surveys of community needs. According to one source, his documentation of appalling conditions inspired the founding of the Community House for Colored People in 1915, which had an interracial board including Munford, Walker, and Stokes.[15] As spelled out in the Charter its purposes were:

> to establish and maintain headquarters for relief and welfare work among the colored people; to gather and keep on file information concerning the needs and conditions of colored people and concerning the organization [sic] and individuals working among them and for their interest; to coordinate and cooperate with, as far as possible such organizations and workers; to collect and disburse money and supplies, to arrange for temporary shelter and sustenance and in all other proper ways to provide for the relief of those in need; to use all proper means for the improvement of existing conditions in the matter of health, education, industry and all other phases of life.[16]

The Community House was at 2 West Marshall Street. Mr. Habliston, a bank president and noted philanthropist, offered to give the black club women of the city this house as a headquarters for social service if they would raise half the $2,000 needed to start the program.[17] For two years nothing much happened, but then at a board meeting it became apparent that the time had come to redeem the pledge. Walker, with her usual flair for drama, promised to deliver the money one week later at 5:00 p.m. Activating her entire network and roping in the St. Luke staff, she successfully raised the funds to keep her promise. She also recommended Lillian Payne for the job of Executive Secretary of the Community House, a job she held for a few years. "We felt that because the City of Richmond needed a strong, good, honest, conscientious woman, this Order should give the City such a woman."[18] Much of the money raised by the CCW for several years was funneled into Community House projects, such as supporting a visiting nurse to visit tuberculosis patients at home.

The Community House did not work as expected for long. According to one source, it never became a center for activities for African Americans be-

yond providing a meeting place for a few of their organizations; it did relief work for families and provided a boarding house for transients. "For whatever reasons the colored community had never been called into consultation to suggest definite programs of development nor had its support been as large as it should have been."[19] The Board decided a change had to be made - they closed the lodging house, requested the Associated Charities to take over the family work, and called in an Urban League representative to help canvas the community about what could be done.

That is why, when the local Urban League was officially organized in December 1922, it had the same interracial Board that the Community House for Colored People had had for years (including Maggie L. Walker as a Vice President and member of the Executive Committee), was housed at 2 West Marshall Street, and had an Executive Secretary, C. F. Winfrey, to carry on the administration of the Urban League program.

Eugene Kinkle Jones's unpublished memoirs provide a tantalizing glimpse of these events and Walker's part in them:

> This organization deserves special mention because of its interesting interracial development during the first years of its work. Mr. Colson was what would be considered today a man of somewhat radical ideas—frank, intelligent, decisive, unbending when it came to demands for equal opportunity for Negroes. On racial matters he had frequent clashes with the judge in the Children's Court, and with newspaper men and city fathers. He won better job opportunities for Negroes. He organized a committee on neighborhood improvement which kept the courts, the health department, the board of education and the sanitation department constantly on the defensive because of demands made on them for better services for Negroes . . .
>
> In one of the conferences called in the governor's mansion to discuss means by which the interracial features of the organization's activities could be furthered, Mrs. Walker was the central figure in the discussion of the prospective program. The governor's secretary seemed to take the leadership in queries about the League's advanced and possibly drastic innovations that might affect interracial understanding in Richmond. He kept addressing Mrs. Walker as "Maggie." The Negroes took offense at it, but they thought it was up to Mrs. Walker to handle it. She did, in a magnificent fashion. Whenever any question would be addressed to her, she would with deliberation, unusual poise and an excellent choice of words, answer it directly—a manner which showed the questioner to be inferior in choice of words and in intelligent analysis of the points at issue.
>
> Before the meeting was half finished, there was a complete change of attitude on the part of all the whites present. They were addressing her as "Mrs." It ended up in their requesting her to restate for the group assembled

> the conclusions reached and the program proposed. The whites agreed to cooperate along the lines that were originally proposed. Thus the Richmond Urban League was born. It was not known until now, because I promised Mrs. Walker that during her lifetime I would not disclose the fact, that the expenses of the organization for the first year or two, including rent, salary (of executive) and many of the current expenditures were underwritten exclusively by Mrs. Walker. She told me that the least she could do would be to stand back of such a splendid personality and such courageous youth as that represented by Mr. Colson. Furthermore, she appreciated the services rendered her elder son by the League, when we helped to make contacts for him when he sought employment under circumstances she considered especially significant.20

Because the Jubilee of the Order was coming up in 1917, the 1916 convention was suspended in order to provide ample time to prepare for the fiftieth anniversary. Even more emphasis was put on recruiting members. By August 1916, the total membership, including juveniles, had reached 36,898, in eighteen states and the District of Columbia. The idea was that each member should recruit one additional member. State banners were designed for sale. Despite all the effort, they reached a total 42,734, short of the 50,000 total they had hoped for, but more than the True Reformers had at the time of their collapse. The regalia department was thriving. The Herald had 4,000 subscribers. The Bank was growing in modest increments, in 1915 handling 1.3 million dollars. There were fifteen clerks in the main office, two women running the supply (regalia) department, two the juvenile department, and ten working in the printing department which also published the Herald.21

By the time the Jubilee Convention gathered in Richmond, the nation was at war. "Fraternalism Means Peace" in large capitals made up the dedication page of the history of the Order prepared for the occasion. There were parades, including one of the juveniles. About 4,000 people gathered in the City Auditorium for the mass meeting which started with the most spectacular parade, led by the Municipal Band, with two lodges of Elks and Walker and her staff escorting the Grand Exalted Ruler Armond Scott who was the main speaker.22 The Planet report alleged that the combination of fraternals was a first. Notables sat on the platform, and there was a three hundred voice choir. Mitchell, representing the Pythians, sat on one side of Walker and Scott on the other. Scott's address was very well received, and Mitchell did not omit reporting that Scott had called him "one of the brainiest colored men in the country."

There were some disappointments—Burroughs had to cancel her address. The excitement of the evening was generated by the crowd's reaction to Giles

Jackson who had been invited to introduce another speaker, Mr. Dabney, the Business Manager of the Chamber of Commerce. He did so, but when Dabney said, in the middle of a speech urging African Americans to stay in the South, that John Mitchell, Maggie Walker, and Giles Jackson were the kind of leaders to follow, the mention of Jackson's name brought hissing. Scott pressed on to say that Jackson was respected by whites and was the only local colored man who had the ear of President Wilson.23 Many people got up to leave the hall, and it took Walker some time to restore order. After Dabney concluded, she:

> arose with the ease and grace of an accomplished public speaker and ignoring what had just taken place led the audience away from it with diplomatic skill. She spoke of her ability to do what men could not do, get John Mitchell out on an occasion like this and bring all of the clergy and society leaders out upon one platform.

This convention decided three major matters: that the Grand Council should henceforth meet in convention biennially, that a new building should be built, and that a new Department should be created.24 The original plans for a new building had to be scaled down to an extensive renovation with some additions, because inflation had markedly worsened due to the war. Charles Russell's final design showed brilliant adaptability. He added a fourth floor and expanded the whole by about a quarter of the width of the old building.25 The printing plant was moved to the first floor, the auditorium seating 800 was on the second, council meeting rooms on the third, and the offices on the fourth. Electrical wiring and plumbing were updated and expanded. Three hundred men worked on the building, one hundred and fifty of whom were African Americans.26

Long before the United States was in the war, St. Luke Hall had become a collection center for relief supplies for Britain.27 When war came, the community responded with the patriotism for which the black community has always been noted. There were some 367,000 blacks in the armed services, of whom 100,000 went to France. Responding to great pressure from black leaders, some attempt was made to train African American officers. Both Russell and Melvin figured in this process.

Russell had left the Bank and was working in the Order office.28 He was frequently absent from work and away from home overnight.29 On 16 February 1918, he and Hattie had a daughter, Maggie Laura, who was to become the light of Maggie Walker's life.30 She was premature, and it took all of her

grandmother's influence to secure an incubator for her, since there were very few in Richmond, and those there were were normally not available to African Americans.31 Laura Frazier, the other grandmother, came from New York to help out for two months. Russell continued to drink, and at the end of May he wrecked his mother's car. Within forty-eight hours he had left for Officer Training Camp (OTC) at Fort Wayne in Detroit.32 His first letter home described his physical exam, his test for bricklaying which he passed, and his pleasure that someone told the commanding officer "who he was," so that he was assigned to work in the office of Company 30. Office hours were long, sometimes all night, but he said he was getting along fine.33 He did not return home until December 7th. His mother noted, "Since June 1, my days and nights have been peacefully spent."34 He went back to work in the Grand Council Office and the cycle started again.35

Melvin came home from Shaw for the first part of the summer in 1918, but in August went to Howard University to participate in the first Student Army Training Camp (SATC). The idea was to train college students from seventy black colleges who could serve as instructors in camps around the country.36 The plaque commemorating the course emphasizes that it took place under colored officers "to whom such a task, for the first time entrusted, was by them signally accomplished."37 It was with particular pride, therefore, that Walker and her friends, Emeline Johnson from the Juvenile Department and Lillian Payne from the Herald, who had accompanied her to an NNBL Convention in Atlantic City and vacationed with her, stopped in Washington to see Melvin drilling. The Herald reported:

> This was indeed a grand and inspiring sight to see hundreds of stalwart, bright faced Negro boys, here, there, and everywhere, doing all the things required of them, with promptness and decision, preparing themselves more thoroughly for the supreme sacrifice required, if necessary.38

One thousand six hundred and fifty-five St. Luke boys (Walker's term) were in actual service; six died.[39]

The civilian community was also organized for the war effort. The CCW had acquired a house with the unusual address of 00 Clay Street-called "zero zero" today, "double o" in Walker's day.[40] They turned that into a canteen for servicemen.[41] There was an active outreach effort to provide entertainment and other needs to men in nearby camps.[42] The *Herald* published names of servicemen who had arrived overseas, and noted the number of St. Luke boys serving.[43] The Red Cross women, headed by Margaret Johnson, had a chap-

ter at 303 Leigh Street. They produced 7,000 items for hospitals and rendered valuable service during the flu epidemic which reached Richmond in the fall of 1918.[44]

It was Walker who made an appointment with the Governor to discuss "the suffering of our people from influenza."[45] She met with the African American physicians in the evening, and the next day went with several associates and Miss Randolph to call upon the governor. He authorized an emergency hospital to be set up in Baker School to be run by Dr. W.H. Hughes and staffed by African American nurses. It was organized and running within days and in a week, she noted in her diary that the hospital was "a compliment to our doctors and nurses."[46] This serves as an example of the effectiveness she and the community had developed during years of public service. George Haynes, the newly appointed Director of Negro Economics in the Department of Labor, discovered the extent of organization in Virginia when he came to Richmond to organize interracial committees to oversee wartime labor relations. The NOS did it for him virtually overnight.[47] Although she was not as consistently active in the NOS as she had been at the beginning, Walker used this valued network frequently and remained a Vice President until her death.

The major wartime, as peacetime, activity was fund raising. The War Savings and Thrift Stamp, often called War Savings Stamps (WSS), organization had a special black division headed by Rev. Johnson with Attorney Hewin as Chairman. E.C. Burke was on the committee.[48] There can be no doubt that the "jolly juveniles" of St. Luke were urged to contribute heavily to WSS. The official State War History notes that the Liberty Loan campaigns were organized without a special colored division.[49] However, within the community there was the Negro Women's Liberty Loan Committee, Margaret Johnson, Chair. Walker was, of course, on the executive committee as were Ora Stokes and Lillian Payne. The Order itself invested heavily in Liberty Bonds and turned the office into a center for selling them.[50] The women had to cancel a big parade drive because of the flu epidemic.[51] Churches were shut several Sundays in October, as all public gatherings were banned.[52] St. Luke enforced their regulations that no one could join the Order during an epidemic.

Walker summarized the war years in the back of her diary at the end of 1919: "A most eventful year. contributed to WSS, LLB, Red Cross—my boys to the morale of the country through the two organizations 1916–17–18–19."[53] Russell was back with the Order and Melvin had started as the assistant cashier at the Bank. The woman who had held that job for sixteen years, Mary Dawson, had become ill and was never able to return to work. Through

many years there are records of contributions to her care by the Order and Maggie Walker personally.

The Council for Colored Women was very busy these years. When the State Federation opened the new Federation building on the Peake campus, a modern brick dormitory and administration building, the sitting room was furnished by the CCW, which probably also contributed heavily to the construction itself.[54] In 1917, the NOS had a statewide tag day for the Home School. Member clubs of the Federation handled sales in all places where there were such clubs. "The Home School is at this time in need of funds for enlargement, for support of additional workers, and to lift the mortgage on its beautiful and well appointed plant."[55] No record was found telling how much was raised, but at the Federation meeting in Hampton in August, which Walker attended, an additional $550 was reported.[56] Because the school was receiving girls referred from the courts and had, since 1916, gotten an annual appropriation of $6,000 from the state, it had an interracial Board of Trustees.[57] Following custom, the Chairman was white. Janie Porter Barrett was the Secretary and Superintendent. Everyone knew, however, that African American club women had started the school and had provided a lion's share of the initial financing. In a formal recognition of this, the Virginia legislature passed a resolution on 6 February 1918 entitled "Appreciation of Colored Women":

> *Whereas*, it has come to the knowledge of the General Assembly that most valuable and important services have been rendered by the colored women of the State of Virginia, known and organized as the "Virginia State Federation of Colored Women's Clubs," and
> *Whereas*, this organization originated, raised funds, and established an institution for the reform of wayward girls in the establishment of the Industrial Home School at Peake, Hanover County, Virginia, which has met with signal success and performed services of reform and conservation at this vital time, when all the services of all the people are so sorely needed.
> *Therefore*, be it resolved, by the house of Delegates, the Senate concurring, that the services and sacrifices on the part of these citizens be recognized, and that this resolution expresses our appreciation of this work looking to the betterment of the morals of the State of Virginia.[58]

The Home School was probably Walker's all-time favorite charity. The CCW, or she alone, it is hard to tell, provided Christmas dinner for over 100 people every year. She attended closing ceremonies for many years, sometimes bearing simple gifts like soap and washclothes for each girl.[59]

The 1916 NACW Convention in Baltimore had been a very important milestone, because the membership, for the first time, took on a national project, a responsibility it had been reluctant to undertake previously. This project, however, proved irresistible. Frederick Douglass' widow had transferred her mortgaged Cedar Hill home to the Frederick Douglass Memorial and Historical Association (FDMHA) in the hopes that the house could become a memorial to him. The initial Board of Trustees could not raise enough money to clear the mortgage so they appealed to the NACW women to take over the project. A committee, of which Walker was a member, went to Washington, and the decision was made to take the risk. Preserving the Douglass home became a very special cause to Mary Talbert, the Oberlin graduate from Buffalo, N.Y., who had just been elected President of NACW, because she could see the value of a national shrine so clearly, particularly for African American children. A new FDMHA Board was made up of NACW women. Walker was not elected to this board until 1920, but when she was remained a member for the rest of her life. A huge project that grew ever more complicated, put heavy financial pressure on constituent groups (who were all immersed in their own local projects), and created over the years a great deal of controversy, the Frederick Douglass Home remained a passionate dream.[60] The mortgage was officially burned, with Madame C.J. Walker lighting the match, at the 1918 convention in Denver. This was one convention the other Walker skipped.

Melvin married Ethel Bertha Robinson at 11:00 a.m. on 12 March 1919.[61] Ethel was the daughter of Spotswood W. and Nannie P. Robinson who lived at 18 W. Leigh Street, one and a half blocks away. She was a graduate of Armstrong High School, and was nineteen.[62] Walker noted that it was a very pretty wedding.[63] It also must have been a surprise, because it was on the 24th of the previous month that she had written "Melvin *News*." She gave them $150 for a week's wedding trip to New York, and then paid the ritual visit to Evergreen Cemetery that was her habit to commemorate family events and holidays.[64] When the couple got back, she had a reception for them, and they took up residence at 110 Leigh St. Their first child, Armstead Walker, was born September 25th.[65]

Russell was out more and more frequently, once for two weeks. Finally in July 1919, he went to Philadelphia.[66] His mother refused to send him any more money, and evidently made a bargain with him that if he supported himself for a year, she would help him get other employment.[67] In January, she wrote R.R.

Moton at Tuskegee asking him if he had a job for Russell. Moton had always been one of her admirers, and she had particularly appreciated his staunch support at the time of Armstead's death.[68]

Since Maggie Laura's birth, Hattie and the baby had spent their summers with the Fraziers in New York. Maggie Laura continued to do so throughout her childhood, but Hattie had to make shorter visits, because she had started to work in the Grand Council office as a stenographer.

When the St. Luke convention gathered in Richmond in late August 1919, there were some key people missing. Z.D. Lewis had had a stroke; Mary Dawson of the bank was ill; and Mary Griffin, a dear friend and half of the staff of the Regalia Department, had died after a short illness during which Walker had personally nursed her many hours.[69] She was buried in the Walker plot in Evergreen with her husband Malachi, who was removed from his previous resting place.[70]

The theme of the convention, enacted in a pageant on race "evolution," was from Jamestown to the Victory of Democracy, since it was the three hundredth anniversary of Africans landing at Jamestown.[71] Rev. R. C. Ransom, editor of the *Philadelphia AME Review*, gave a rousing, distinctly postwar address to the mass meeting:

> Old things have passed away. They began to pass away soon after France and Germany locked arms while in the first battle of the Marne. . . . Old things began to pass away when four hundred thousand black men joined with the other race on No Man's Land—and when they return this nation must understand that "old things have passed away."

In speaking of the "old type" of Negro of antebellum and Civil War days, Ransom said:

> Between us and that Negro are lined up sixty thousand of the St. Luke Order. Between us and that Negro are thousands of doctors and thousands of lawyers and thousands of teachers and bankers and thousands of educated men and women from colleges and universities and high schools. "Old things have passed away."[72]

At this convention, Walker, having finished another four-year term, was elected Secretary-Treasurer for life. People had long been suggesting this honor, since it was a usual one for a fraternal leader, but 1915 had not seemed a good time. In addition, her salary was raised to $500 a month and she was granted a month's vacation.[73] Everybody admired the magnificence of the new St. Luke Hall.

Ransom had been quite right in predicting that when black troops came home, which they did in late 1919, there would be serious trouble if they were not accorded the respect they deserved. They were not, and this was a time of great racial tension and African American disillusion. The number of lynching increased, and race riots swept cities, reaching their worst expressions in Washington, Chicago, and St. Louis. Born quite frankly out of fear, the Commission on Interracial Cooperation[74] was created by a few committed men in Atlanta who were trying to prevent a race riot in their city.[75] The idea was to create local interracial councils throughout the south that would discuss and solve problems. Financed in the beginning by funds from the YMCA War Work Council, the councils started their program with segregated conferences of freewheeling discussion. It became apparent that whites knew little about blacks, particularly educated middle class African Americans.[76]

This idea of lack of knowledge was a dominant issue throughout the twenties. In order to dispel some of the ignorance, Robert T. Kerlin, a professor at Virginia Military Institute, wrote a book, *The Voice of the Negro 1919*.[77] Using extensive quotations, he analyzed many different topics as treated in the African American press during that single, tumultuous year. One quote was from the *New York Age*:

> The *St. Luke Herald* of which Mrs. Maggie L. Walker is the managing editor, rises to remark: "All the talk about the colored press encouraging social equality is a Southern made lie, invented and copyrighted that the South might have an excuse to justify it in the maltreatment of our race." Mrs. Walker hit the nail on the head. Social equality is a homemade bugaboo invented by Southern demagogues for domestic consumption only.[78]

An Interracial Commission was formed in Richmond made up of the same people that were on the board of the Community House for Colored People and the Home School, including Walker, who saw it as an addition to activities already in place. It cooperated with the NOS in a health campaign, for instance.[79] The Commission's Atlanta office published, over the years, some stunning pamphlets, the most telling of which graphically maps the lynching that had occurred state by state between 1900 and 1923.[80] The national victim total was 4,128 of whom 3,146 were African American. Virginia had had 21.[81]

The early accounts of formal Interracial Commission activity conspicuously left out women. Long interested in the issues, the NACW women were wary. Their anti-lynching campaign concentrated on raising support for the Dyer Bill

that would make the crime a federal offense. They were also involved with other issues they thought white women would be reluctant to discuss, such as the working conditions of domestic workers. Mary Talbert sent out a call to NACW women to come to a mass meeting in New York on 7 May 1919, to map out a full reconstruction program.[82] She timed it to follow a big anti-lynching rally sponsored by the NAACP the day before. Walker attended both, and ended up having to explain to the NACW Executive Committee at the next convention what their reconstruction program should cover.[83]

The year end summary in Walker's Five Year Diary begins "1919 closes with a splendid record for sacrifice and endurance." The new decade brought many new circumstances. In Richmond, two new African American banks opened. The Commercial Bank and Trust Company was chartered in January.[84] Its President was T.C. Erwin of NOS fame, and its other officers included the two dentists, Drs. Cowan and Pettis, and A.V. Holmes, president of the National Ideal Benefit Society. Later Attorney J.C. Carter became President and brought the power of the Southern Aid Society to bear, a power that was increased when B.L. Jordan was made Chairman of the Executive Committee.[85] The new bank grew rapidly, and at the end of 1921 reported resources of $132,212.[86]

The second new bank, the Second Street Savings Bank, opened in April 1920.[87] The guiding spirit behind it was John Taylor, the manager of the Richmond Beneficial Company. It even opened a branch. There were again four African American banks in Richmond, St. Luke and Mechanics associated with fraternal organizations, and the two new ones associated with long established, local commercial insurance companies. At the end of the year, Walker called a conference with all four presidents in order to explore ways they could co-operate.[88] This provided a glimpse of the future. The St. Luke Penny Savings Bank announced it had passed the half million mark in resources.[89]

The summer of 1920 was a busy one. Russell was called back from Philadelphia, because Moton had written that there was an opening for him in the chief accountant's office at Tuskegee.[90] Because the NACW convention was being held there, after a week at home, he joined the women on their special train.[91] The convention was very much a Mrs. Booker T. Washington affair even though Mary Talbert was presiding. This was the first time Walker had ever visited Tuskegee despite many invitations to address the Tuskegee conferences. In all the welter of committee work, the infighting, and enjoyment, two themes took shape: one was how to cope with interracial work, the other was how to create solidarity with "women of the darker races" throughout the world.[92]

There was a Woman's Department of the Interracial Commission which had already met,[93] but the NACW women wanted an organization that could put things forward according to their priorities. Therefore, representatives of the state federations of the south banded together into the Southeastern Federation of Colored Women's Clubs.[94] There were nine activists, not Walker, who the next year wrote the pamphlet, *Southern Negro Women and Race Cooperation*.[95]

Another brainchild of Margaret Murray Washington's was to form a small core of "strictly prominent" women into the International Council of Women of the Darker Races (later, of the World).[96] She chose seventeen women including Walker.[97] As she conceived it, the purpose was to employ an investigator to explore the conditions of women in countries such as Haiti, Liberia, Japan, and India, as well as to bring foreign women to speak to groups of African American women. As a related aim, she wanted to have every woman review literature on African American history and the cultures of other countries.[98] It was also her ambition to introduce information on the Darker Races into school curricula in the United States.[99] The organization really did not get off the ground, although there had been a good bit of talk about stationery and a constitution, until a called meeting in Washington, D.C., at the Burroughs School in August of 1923. Maggie Walker, on the initial five-person executive committee, remained a member the rest of her life. She promised the importuning Mrs. Washington that she would set up a study club, but said, "I am so filled and carried away with propositions for my own work and its development, I sometimes neglect matters that should be looked after."[100] The final constitution set the membership at 150 African American women and 50 foreign women of color.[101]

Wherever Maggie Walker went, even among the 700 delegates to the NACW, she was called to the front during the mass meeting and introduced as the only colored woman banker in the world. She "gave a most inspiring talk on concerted action." She was reelected as Chairman of Finance, reaffirmed as a Trustee of the Douglass Home, and put in charge of the moneys for the proposed NACW Scholarship Fund.[102]

As soon as she came home from her vacation in mid-September, the effort to register women to vote started. She registered and paid her first poll tax of $1.50, and the next evening Giles Jackson held a conference of women in the Elks Home to make plans to register women.[103] The next week there was a big meeting in St. Luke Hall with Ora Stokes, Mattie Lewis, and others to prepare women to vote.[104] Walker made several visits to City Hall to plead for additional clerks to register colored women.[105] On October 5th, she received

a telegram from the Republican National Committee inviting her to presidential candidate Warren G. Harding's home in Marion, Ohio. She went, spending some time en route with Wendell Dabney in Cincinnati. In Marion, she was entertained for lunch at a Baptist church, went to a school for a parade, and then joined 5,000 women who were in line at the Harding home.[106] November 2nd was the first voting day for women. It was a Republican victory. With all this, she managed a rally that added 1,500 new members to St. Luke, and she convinced the CCW to incorporate in order to buy 00 Clay St. from the Executive Board.[107]

In December, Russell wrote his mother asking her to send him an overcoat.[108] A few days later a letter came announcing that he was ill with his old complaint, tuberculosis.[109] She conferred with Dr. Hughes, making plans to send him to a sanatorium in Canada. He arrived home Christmas Eve, on a leave of absence, with a strong letter of recommendation from Moton.[110] After medical exams and an x-ray, on January 12th, Dr. Hughes took him to Canada where he stayed two months in a sanitarium.[111] After he came home, he went back to work for the Order, with the title of Actuarial Secretary, with the special task of compiling data necessary to base St. Luke insurance contracts on the American Experience Table of mortality with a flat premium derived from the age of entry.[112]

Walker went to Harding's inauguration and then a meeting of the Frederick Douglass Board at Cedar Hill.[113] In April, she went to Hot Springs, Arkansas, for a month, where she had twenty-one hot baths and four massages. This was a very popular resort among African Americans and became even more popular after the Woodmen of the World opened their grand hotel there.[114] Most of July was spent preparing for the St. Luke Convention which was held August 16–19. At the mass meeting of 6,000 people in the City Auditorium, the New York delegation chose the Grand Secretary of the Pullman Porters Benefit Association of America to present Walker with a loving cup on their behalf.[115]

Work had gone well in the past two years, with net gains in adult membership every month. Following the last convention Walker had taken the occasion on her vacation to visit the office of the Maccabees in Port Huron, Michigan. She was trying to find out how to organize the St. Luke office more efficiently with up-to-date equipment. She also had hired Lillian Bazley, a Wilberforce graduate, to oversee the changes.[116]

The Insurance Comissioner had requested the Order to rescind the vote that had made her Secretary-Treasurer for life, since it violated the law. "The Insurance Laws of the State take no account of sentiment but stand by the let-

ter of the law."[117] When the new St. Luke Hall was finally completed, the total cost was just short of a hundred thousand dollars. Some money had had to be borrowed and members were asked to contribute towards the furniture. The Order had been buying up property on the St. James and Baker Street corner until they owned from 900 to 912. Walker also announced that in response to a long term concern on the part of many members of the Order as to what would happen if she became ill, she had selected Lelia Williams [Bankett], who had been a stenographer in the office for eighteen years, to be her assistant. "She has the power of both organization and adaptibility." The intention was clearly one of naming a successor.[118] Walker was to spend the rest of her life trying to wrestle with the outcome of this decision which she felt had been forced upon her.

By the fall, politics were uppermost on her mind. In March there had been a mass meeting at True Reformers Hall to protest the barring of three African American Republican delegates from entering the court house in South Richmond to attend the state convention by order of the "lily-whites." The handbill advertising the meeting read in part, "If colored people cannot be allowed to enter a court house to attend a republican meeting, but can be forced to bear arms—what can we expect next?"[119] The ultimate decision was to run a "lily-black" slate headed by John Mitchell for Governor.[120] Walker was the candidate for Superintendent of Public Instruction.[121] Many blacks were against this response, one of the most vociferous being P.B. Young, the editor of the *Norfolk Journal and Guide*, who said they were being just as bad as the whites.[122] The candidates campaigned vigorously, however, as the *Crisis* describes:

> . . . Just on the eve of the election the lily-whites paraded with a band of music and 800 people. The following night the colored band paraded with 5 bands and 5,000 people. There are about 36,000 colored voters registered in Virginia. Six thousand of these failed to pay the 1920 taxes and were ineligible. Of the remaining 30,000 the Negroes polled 25,000 votes, thus helping to defeat the white Republicans and giving the victory to the democrats by approximately 65,000. The lily-white machine under C.B. Slemp was smashed.[123]

These figures differ according to whose side the source is on. The *Planet* reported 25,000, but the *Journal and Guide* said the figure was really 5,230.[124] The most astonishing aspect of all this is that Walker ran on the slate even though J. R. Pollard, the lawyer who had prosecuted Russell, was also one of the candidates.

Elizabeth Mitchell had been well enough to go to the circus with her daughter and great-granddaughter in the fall of 1920,[125] but she became increasingly feeble.[126] She finally died on 12 February 1922.[127] Walker's diary ends on February 2, and nothing more is written until December. The separation must have been painful, no matter how expected, because the two had lived together all of Walker's life. The *Planet* carried a short consolation notice, saying that the daughter could take comfort in the fact that she had taken such good care of her mother.[128]

Maggie Walker had started in late 1921 to remodel the house for the greater comfort of the families. When the work was completed in 1922, it rated a notice in the *Planet*:

> Mrs. Maggie L. Walker has remodeled her mansion in a manner that is attracting universal attention. Contractor Robert Archer had the contract and Architect Charles T. Russell drew the plans. Mrs. Walker has purchased one of the latest twin six Packard touring cars to replace the one destroyed some time ago.[129]

Melvin and Ethel had their second child, a daughter, Mamie Evelyn, on 21 September 1922 so the house was filling up.[130] Walker had. with a group of friends who formed the University Realty Company, purchased a lot in Frederick Douglass court, a new community on Brook Road. The Johnsons built a house and moved there, but Walker never did.[131]

The final chapter of Russell's tragic life may be said to have begun on 19 May 1922, the date his wife, Hattie, with Maggie Laura, moved to New York, where she took a job as stenographer for W.E.B. DuBois at the NAACP.[132] Russell went first to Washington, and then to Brooklyn around the end of the year. He found a temporary job in the office of a Hungarian nerve specialist.[133] It is not known when he returned to Richmond, but he went back to work for the Order. He died, in someone else's house, on 23 November 1923, at the age of 33.[134] Despite all the pain he had caused her, the bond between Russell and his mother remained legendary. She thought she had given him up,[135] but his death was still a shattering blow. Hattie and Maggie Laura returned to Richmond where Hattie pursued her career in the Order. When she qualified as a stenographer -typist grade 2, Maggie Walker wrote across the published list, "This is good work—very proud of you."[136]

The State Bank Examiners closed John Mitchell's Mechanics Savings Bank in July 1922, stunning the community.[137] A reason frequently cited is that Mitchell was having an altercation with the Banking Department "over the question of interest on a choice piece of theatre property that Mitchell had

acquired for the bank."[138] The fullest, and many think unfairly negative, account to date of what the examiners found remains that of Abram Harris, a Richmonder and longtime Professor of Economics at Howard University.[139] There were allegations of irregularities and even an indictment of Mitchell for large withdrawals he allegedly made just prior to the closing, but that criminal action was quashed. He impoverished himself trying to make good.[140] Still depositors received only forty cents on the dollar (which some of them still vividly remember), and an untold number of Knights of Pythias/Court of Calanthe insurance policies went unpaid. This failure of another community institution deeply affected confidence in St. Luke and the bank.

The women of Richmond worked hard for many months preparing for the NACW convention in their city, to be held August 6–12. As early as the end of January, key Federation women met in Walker's St. Luke office to get matters underway.[141] Ora Stokes got her husband's Ebenezer Baptist Church as the principal meeting place.[142] Housing had to be found for 500 women. Because the agenda called for a visit to the Home School at Peake, a fleet of cars had to be assembled. Train arrangements had to be made to get the delegates there. The railroad had been so cooperative at the time of the Tuskegee conference that the reluctance to hold a meeting in the Jim Crow south had largely dissipated. Special transportation arrangements had to be made for the end of the convention when all delegates were going to Washington, D.C., for the dedication of the NACW's triumphant project, the Frederick Douglass Home. 00 Clay Street, recently purchased by the CCW for $25,000, had to be readied for the big reception and display of needlework.[143] It was fortunate that all the planners were professional conference arrangers with years of experience in dealing with large groups of people.

Everything went very smoothly. For the mass meeting in the City Auditorium, Walker turned over her scheduled welcome on behalf of the CCW to Maria Burke, the head of the Juvenile Department, as part of her policy to encourage young people.[144] For the first time, delegates had been invited from Africa. Walker chaired a session on "Colored Women in the Business World," and herself delivered a paper on "Finance, Banking, Savings, Credit, Loans." The session was followed by a tour of the bank.[145] In session, the women made it through the always thorny process of adopting a new constitution.[146] The 00 Clay Street reception and one at FABC were smashing successes.[147]

At the conclusion of the Richmond meeting, the delegates took a special train to Washington for the opening of the Douglass Home. It was a triumph. The ceremony was considerably spiced up by the fact that the Prince Hall

Masons, in Convention in Washington, arrived en masse. Douglass's grandson and great grandson attended. There were many speeches. W.T. Johnson gave the invocation and Moton the principal address. Representatives of the trustees spoke and dedicated tablets to those who had donated significant sums.[148] It must have been an emotional experience for the audience, a number of whom had known Douglass,[149] and a great satisfaction to the NACW women. Mary Talbert had already received the Spingarn Medal of the NAACP for service to women of her race and for her heroic efforts to realize the vision of a national shrine for African Americans, especially children.[150]

With the continuous record of the diaries, it is possible for to gain some insight into Maggie Walker's preferred leisure time activities and the state of her health. There is no doubt that she loved Atlantic City and found refreshment by the sea. From the time the record begins in 1918 with the first January 1 entry "Back from trip to Atlantic City,"[151] the significance of the place for conventions and vacations is apparent. Her oft-repeated remark that the office was so well organized it could thrive without her was borne out each year when she took a vacation of from four to six weeks, sometimes combining conventions and St. Luke work with leisure. In St. Luke convention years, she was voted a month's vacation and $500.

She thoroughly enjoyed New York City and had many friends there. A typical vacation is the one she took in August 1918, which started at Atlantic City for the three-day NNBL Convention. She stayed four more days, then went to Asbury Park, New York for a day, then Philadelphia for a few days, back to New York for a week, then back to Atlantic City for three days.[152] In August 1919, she extended her swing, starting in Atlantic City where she attended the Elks ball in the house of her friend, Alice Robinson, then stayed a few days, went on to New York, to Montreal, down the St. Lawrence to Lake Superior, to Port Huron to visit the headquarters of the Maccabees, back to New York and home by way of Trenton and Washington.[153]

In 1920, she made a first stop at Atlantic City, then went on to the NNBL meeting in Philadelphia, where she became a life member. She took several St. Luke women, including Hattie. Back to Atlantic City where Melvin joined her and Hattie stayed. She then went on to New York for ten days.[154] In 1921, she took the month of September, dividing her time between Atlantic City (where Melvin, Ethel, little Armstead and Hattie joined her for part of the time) and New York.[155] There is not much indication of anything special she did on these vacations, because she took a vacation from her diary, also. Several sources emphasize her love for theatre, music, and opera.

As her level of activity indicates, her health was good during this period. In these years, she mentions one month-long bout with stiffness for which she sought medical consultation, and her Hot Springs trip in 1921 was probably connected to a similar complaint. Whether this was an early precursor to her paralysis cannot be known for sure, because the final diagnosis is not known.

Two other aspects of the diaries are worth mentioning here. She recorded every contribution she made to causes and individuals. It is clear that she herself functioned as a bank, and that the demands were endless. Her daily life was much taken up with routine administration of St. Luke, and her attempts to improve the performance (or attitude) of various clerks are noted from time to time.

In early 1923, there was a dangerous fire in the St. Luke building that started on the top of the elevator shaft.[156] She was insured, of course, and had taken pains to install special heat-proof cabinets for the storage of records. Most of the damage was confined to water damage on the first floor. By the end of the year, St. Luke had passed the momentous mark of $1,000,000 in death claims paid.[157] Some policies were still $100 endowment per member, but as the result of Russell's work, had changed to three kinds of adult certificates with rates based on age: Class A was $500, Class B $300, Class C $100.[158] This change set off a whole new round of persuasion to get members to switch into the new system. The 1923 Convention showed a total membership of over 70,000. Deputies were working hard to recruit members in order to reach the magic number of 100,000.

It is fitting to end the chronicle of these years with an account of two events, the 1924 NACW convention in Chicago in August, which shows her at the height of her influence in the national women's leadership, and the very Richmond St. Luke Testimonial given her in November.

There were three representatives from the CCW at the Convention, Walker, Eugertha Johnson, and Emeline Johnson.[159] At the mass meeting, joining greetings from the State Presidents, she followed Janie Porter Barrett and "also gave an encouraging message and her word to those who are trying to achieve was 'There is room at the top.' "[160] She was a staunch supporter of the outgoing President, Hallie Q. Brown, and in the Executive Committee supported her in her desire to hire a secretary to help with the correspondence, even though there was little money in the budget.[161] There was considerable discussion of a memorial to Mary Talbert, who had died a short time after the Douglass Home opened.[162] Since that had been her pet project, it seemed appropriate that continued effort should be in her name. The Talbert clubs

created in various communities, including Richmond, became vehicles for raising money for ongoing Douglass Home projects.

Walker was appointed to the NACW Auditing Committee, which had evolved out of Finance. And it was Walker who, in the general meeting, moved that Hallie Q. Brown be made an honorary president.[163] Following the Convention there was a meeting of the International Council of Women of the Darker Races in which she participated in.[164] Following that, still in Chicago, was the annual conference of the NNBL. Then, in New York, in September, she took her place at her first Board Meeting of the NAACP, filling the position left vacant by Talbert's death.[165]

On Sunday afternoon, 30 November 1924, the Richmond Councils of St. Luke, which included most of the African American community's elite, sponsored a celebration of Walker's twenty-five years as Secretary.[166] Lelia Williams Bankett, who had been made her assistant in 1921, had planned everything and was Mistress of Ceremonies. The program was similar to the one used at the banquets fraternals still give their most prominent members to honor many years of public service. A wide variety of people gave tributes and each person attending, each organization represented, as well as those invited who could not come, made a contribution toward a cash gift for the honoree. The financial burden fell mainly on the local Councils. Since the custom of giving admired people "roses for them to smell while they are alive," as the saying often used by Walker went, involved fraternal activists in several of these occasions each year, individual contributions were often token (twenty-five cents) although the purse received was large. On this occasion she was presented with a check for $3,595.28, only 18 percent of which is accounted for by the thick sheaf of paper containing the official list of contributors.[167]

The scale of her affair was completely different from the fraternal norm. Several speakers called it unique.[168] Even though snow was expected, the City Auditorium was packed.[169] In accordance with St. Luke's purposes, the program opened with a hymn and prayer. The Sabbath Glee Club provided the choral singing. Rev. Johnson delivered the major address. He reviewed the history of St. Luke and gave the basic current statistics: almost 100,000 members, 20,000 juveniles, over $1,000,000 paid in death claims, a surplus of $400,000; the Bank with over $500,000, a flourishing regalia department, the $100,000 administration building, the *Herald* with 6,000 subscribers. And, he emphasized, she was loved for her loving and sympathetic disposition. He ended with a rousing response sequence where the audience shouted at the end of every paragraph, "Mrs. Maggie L. Walker."[170]

The other speeches were not as dramatic. Some were sermons on service with little personal reference beyond an emphasis on how public service brings enemies and vilification, but true leaders triumph in the end.[171] Mrs. Cox from Lynchburg, who had been a delegate to the Hinton convention in 1899 that elected Maggie Walker, started her address with a prophetic piece of fraternal politics. First she quoted the Secretary as often saying, "If I go out of the office to return no more, everything is there and the work will go on." She immediately added, "I am glad of Mrs. Walker's foresight and largeness of heart in her selection of Mrs. Lelia Williams-Bankett, my townswoman, as her assistant."[172]

It was Dr. Bessie Tharps who gave the most direct and moving tribute that described Walker as she saw herself:

> The greatest reward that can come to an individual is to see the realization of her dreams; to see her vision in brick and stone; to see as a result of her leadership, her dark sisters sitting like women of other races in finely equipped offices, with working hours like those of other fine women, and a pay envelope of which none need be ashamed. . . . You have a definite demonstration of your success in making character; in making public speakers out of timid, retiring young women; in increasing the confidence of women in their ability to accomplish large tasks. Mrs. Walker, it is wonderful that you are soon able to call on any one of your workers to represent your work to the public . . . . And such rewards are sure and lasting.[173]

Attorney J.C. Carter presented her with a large bouquet of roses, her favorite flower, and the check. There is some evidence that the purse was intended to finance a trip to Europe, the Holy Land, and Egypt, but there is none that she ever took such a trip.[174] In concluding his address about what she had done for others, Johnson quoted a poem, which, he said, described the duty she owed herself:

> Build for yourself a strong box,
> Fashion each part with care;
> Fit it with hasp and padlock,
> Put all your troubles in there.
> Hide therein all your failures,
> And each bitter cup you quaff;
> Lock all your heartaches within it,
> Then sit on the lid and laugh.[175]

NINE

Triumph and Tragedy

Maggie Walker's diary for 1925 is the most complete one surviving. She had moved into an historic mode that continued in the rest of her much less complete journals. Entries are ruminatingly full. On various anniversary dates, she reminisced about past events; on occasions when she was honored, she spoke of influences on her life; when hearing of another death, she sat and meditated. She used accounts of trips to evaluate her life and loneliness. Throughout the year, she struggled with a decision she did not explain, but which seems to have entailed giving up, or passing on, the leadership of St. Luke. Questions of various kinds of successorship were paramount in her mind. Melvin's marriage was breaking up as he tread the path of his brother, and she had to move him to the loss column. Her grandchildren delighted her, particularly Maggie Laura. Future bank leadership was secure (and hence never mentioned), but dissatisfaction with her choice of successor for the Order, and the Order's future, were problematic and preyed on her mind constantly. She continued to be active in national associations. Finally, she began to experience her health problems as increasingly limiting. She was sixty, and she was tired.

After a brief note that the Trustees of the Council of Colored Women met New Year's Day to plan a Pew Rally to raise money for their overdue mortgage obligations on 00 Clay Street, she wrote:

> I am beginning the year with the determination to do more for others than in the past-to live for others. . .
> I begin the year with a lighter, freer spirit than I have had for years. I have suffered some disappointments this year, but thank God they were business and not domestic. I begin to feel that all real contentment comes from within and must not be looked for from others. My home life is so different now-I have just *one son*, 4 grandchildren, two daughters-in-law, and my own loving and devoted Polly.[1]

Polly's husband Maurice died in February, and shortly afterward Polly moved from the apartment over the garage into the house.[2] A couple years

later, Alphonso, the chauffeur, moved into the apartment.[3] When Melvin and Ethel quarreled, Ethel frequently took the children and went home to her family just down the street, once for over a month, but this year always came back.

Walker's year started with a trip to New York to attend the annual NAACP Mass Meeting as well as the Board of Directors meeting. She met many people she knew at the former, including "the entire office force," and her friend, Laura Frazier, who sat with her. Although she had gone to many annual meetings, served on several committees, and had attended her first Board meeting the year before, she was now formally presented to her fellow board members by Chairman Mary White Ovington.[4]

She was so inspired by the mass meeting that she promised Walter White she would try to revive the Richmond Branch.[5] This was easier said than done. By March she was still working on it. As she wrote to the Director of Branches, Robert Bagnell, "I presume you realize we have a peculiar problem here that must be worked out in our own way."[6] She was very reluctant to be named president, but gave in to pressure from the Field Secretary, William Pickens, when he visited Richmond. She wrote, "I am really carrying more than I can guarantee success." There was a limit to pressuring people and fund raising, and she was worried about the CCW and 00 Clay Street.[7]

The first activity of the revived Branch, which did not take place until fall, was to hold a baby contest to raise money for the NAACP Defense Fund. This favorite fund-raising device consisted of urging organizations to contribute money in the name of their favorite baby. Since Walker was head of the committee, it is no surprise that the Richmond winner was her newest grandchild, year old Elizabeth Mitchell Walker, backed by St. Luke, who drew $190.04, while the runner up trailed with $41.85. The total raised was $380.67.[8] This in addition to $300 from St. Luke, $200 from Southern Aid, $50 from Walker, and smaller contributions from others, by the end of the year totalled over a thousand dollars for the Legal Defense Fund.[9]

The Branch sponsored a lecture by Congressman Dyer on his anti-lynching bill in November. Admission was twenty-five cents. He took the occasion to chide Richmond blacks for their slothfulness, and said, "If properly supported by the people as it should be, the NAACP can do more for the people than any and all of the fraternal and secret societies combined."[10] C. V. Kelly, a Fisk graduate, newly hired in the Printing Department of St. Luke, was elected president of the Branch, and by the end of the year Walker reported that the new officers were in place, and there were 120 members.[11] There is no further record of the Branch until the end of 1927.[12]

Walker did not attend other meetings of the national Board of the NAACP in 1925, noting in her diary on March 10, "Failed again to attend the NAACP, twice failed, bad for me, too much." The attendance lists of Board meetings show that very few of the 38 members other than a handful of the local ones and staff were regular monthly attenders.[13] Most business could be transacted by mail; all minutes, committee reports, and other materials were distributed regularly.[14]

She was also being pressured at the beginning of 1925 to be a more active participant in the local Urban League, of which she was, and remained, a vice-president. Jesse O. Thomas, Field Secretary of the Southern Regional Office, following a visit to Richmond, wrote her congratulating the organization on having been admitted to the Community Chest, which had been instituted in the city in 1924, but expressing deep concern about the poor attendance of the African American members at board meetings (this had been a complaint of white participants in the precursor Community House for Colored People).[15] She replied with dangerously elaborate courtesy that she would be glad to resign because she was "physically incapacitated and not in a position to attend very many meetings, in fact none, except those of my own work." She also indicated that since there was no longer need for fund raising, Mr. Winfree, the secretary, could "create interest enough among the citizens of our race to give the white officers encouragement."[16] Thomas hastened to assure her that he wanted her to remain a member "because your name and the influence that goes with it cannot be over-estimated," but he felt the Board should elect six black members who could give more active service.[17] Her daily entries for the year record no attendance at Urban League meetings.

How physically incapacitated was she? Her legs were bothering her after the New York trip, and she took time out to have home treatments for rheumatism. As always when she had physical problems, she wrote of being "down" emotionally, of having to try to get herself into the mood for the next St. Luke membership drive (or Rally as it was appropriately called).[18] Certain cryptic remarks she wrote throughout the year about a change in "conditions" may refer to her health. When she was tired or did not feel well, she stayed home from the office and dictated to her secretary. However, she led a very active life by anyone's standards, and certainly was walking throughout the year.

Under the rubric "my own work," she included the periodic demands of the NACW and the Virginia Federation, as well as the much steadier ones of her own CCW. February was the month to raise money for the Douglass Home, a special responsibility of hers since she was on the Board of Trust-

ees. She wrote to remind all the Virginia Clubs, and the CCW joined with Ora Stokes' Neighborhood Association in sponsoring a fund raiser.[19] Entertaining visitors was another obligation. When the former NACW president, Hallie Q. Brown, was in Richmond in March, Walker, along with Ora Stokes and Margaret Johnson, took her to visit Barrett's Home School. Walker wrote, "I'll never describe the joy-first at seeing all the girls at dinner, more than one hundred. Tables white with linen cloths, decorated with flowers, silver knives and forks, china, everything more beautiful than in most of our good homes."[20] She organized seven cars of women to attend the school's closing ceremony in June that featured a pageant showing all the practical skills the girls had learned.[21]

On April 27 she had a luncheon at her home for the current NACW president, Mary McLeod Bethune, along with Barrett who was Chairman of the NACW Executive Board, Mrs. Beasley from California where the next convention was to be held, Margaret Johnson and Mrs. Blackwell.[22] Bethune was on her way to Washington to attend the week long Executive Board meeting that Walker, in her capacity as Chairman of the Budget Committee, also attended. The conference of 65 women, headquartered in Burroughs' Wage-Earners Building, featured much discussion about Bethune's idea of having a NACW headquarters building in Washington. There was considerable opposition to taking on another big financial obligation, and the session held in the Douglass Home must have reinforced that.[23] Bethune's proposal to establish a Mary B. Talbert Memorial Fund of $10,000 to maintain the Douglass Home in perpetuity must have soothed some, because a Headquarters Fund was inaugurated.[24]

The CCW work was ongoing. Besides the Douglass obligation in February, and the provision of Christmas dinner for Barrett's school in December, they also ran a carnation sale on Mother's Day for the NOS.[25] Most of their heavy fund raising was now centered on an effort to prevent foreclosure on 00 Clay St. The property earned some rent, and, Walker complained, those responsible were not careful enough about who they rented to, so the building was suffering.[26] She had repairs done during that summer. Somehow, although 00 Clay Street had been a community asset over a decade, the necessary money was never raised to significantly reduce the mortgage, and it was a scramble to pay interest that always seemed in arrears on a variety of notes with several banks. During 1925, the women held two fund raising events for their clubhouse, one of which realized over $500.[27] The situation was a great anxiety to Walker, particularly since she also felt that the CCW itself could never find a

clear program, "the work is lagging," so it had, in effect, to keep reinventing itself.[28]

Another temporary cause that became part of "my own work" this year was working for a capital fund drive for Virginia Union University and Hartshorn Memorial College.[29] This required several evenings of meetings in March and April, as well as the time necessary to solicit. St. Luke gave a $1000 general gift and $500 to the Business course. The Order always supported "practical education." Walker personally gave $500.[30]

She may have been particularly generous because the Virginia Union president, Dr. William Clark, had told her in March that she was to receive an honorary degree in June.[31] She was delighted. The evening before commencement, she attended the alumnae dinner and "had the pleasure of paying tribute to a class of memorable women coming from Hartshorn and V.U.U. whom I had met in my fraternal work that in a big way had made a [sic] possible for me to meet the people of their several localities."[32]

On what she called "A Memorial Day for me!!!," she wrote:

> At four o'clock, with the members of my own family - Melvin, Hattie, Ethel, and my friend Mrs. Binga and Anthony, her son, we wended our way to V.U.U. to the closing exercises of the University. Dr. James Weldon Johnson delivered the address. He was as near perfection as anyone I ever witnessed-in dress, presentation, and gestures, he was an example to all who had the privilege and pleasure of seeing and hearing him. On this day several degrees were conferred - particularly on one, M of S. To live all these years, to work unceasingly,-to do the best every day-brought a reward,-an honor little dreamed of. The feeling was one of great humility-my mother, my dear old teacher, Lizzie Knowles, my old pastor, Rev. Jas. H. Holmes, my old Sunday School teacher, Mr. William White, each having a great part in preparation for this hour. How the past rolls before me-my early life-my young married life-my sudden widowhood, my sufferings, my burdens, my entering into new conditions. And today-God be merciful. God has been good and kind. Praise his name.[33]

The citation for her Master of Science read, "Mrs. Walker has rendered conspicuous service as an organizer. She has been distinguished by clearness of vision and by breadth of sympathy."[34] The diploma took its place with the others on the library wall.

She gloried in the congratulations she received. One of her childhood friends, Mildred Cross, who she frequently brought home from church and took on drives, had the temerity to remind her the honor was an empty one. Walker reacted:

> Think of her telling me such an honor was empty. I accepted with a little reluctance telling her I did not consider it empty. I felt it was brimful of a life of Service-unselfish. A few outstanding accomplishments. Many years of hard and worthwhile experience. A little knowledge obtained from books and much from the world by way of close observations.[35]

In July of 1925, Walker was appointed to the Board of Trustees of Hartshorn College, which since 1923 had basically functioned as the woman's college of Union.[36] This arrangement was terminated in 1928. Hartshorn was united with Union, or closed, depending on your point of view, in 1932.[37] Walker was appointed to Virginia Union's Board of Trustees in 1928 and served until her death.[38]

What was truly "her own work" was the Bank and the Order. The bank took proportionally little of her time judging by her diary, but was very important to her.[39] She was an active president, and the Board still passed on every loan and investment, made sure there was enough cash on hand for Christmas withdrawals even though it had to be borrowed,[40] and solicited deposits. Something of her feeling of uniqueness comes through in her account of the guided tour of his extensive enterprises on Chicago's South Side, the well known black financier Jesse Binga treated her to one morning during her Chicago trip in November 1925:

> I was first taken to his old Bank b'ld'g which was now used as his Real Estate Office, then in his handsome new Lincoln car we drove to his new Bank Building. This building is the last word in Banking architectural design. I was amazed, surprised, pleased. To visit a Negro Bank with one man controlling stock, etc., who has made his way in the financial world in the past twenty-five years. Yes he has mixed blood-a Canadian by birth and education, a gentleman, a businessman, a husband. Why I say these things, [the] whole part of the driving time he described his rise and his success. He attributed much of his success to his sober habits, his ability to concentrate, and his power of holding men and money. He carried me to his beautiful home, and there I met his wife the queen. I enjoyed the short visit. He then drove me to a florist's shop and handed me three dozen gold chrysanthemums, a thing he seldom does. In short, I, a woman of experience, enjoyed the company of a fellow associate, I could talk the same language, understood all he said, and when he helped me from his car at the hotel with a firm, hearty handshake, he offered me his business friendship, invited me, on a return visit, to be a guest in his home.[41]

The Jesse Binga story had a tragic outcome. While he was mentioned in the black press in 1929 as a potential candidate for the Federal Reserve Board,[42]

the Binga State Bank collapsed in 1930 (along with all the other banks outside Chicago's Loop), devastating the city's African American community. The illegal activities revealed, including significant embezzlement, put Binga in prison.[43] It is well to pause periodically to realize what did not happen to the St. Luke bank, and how valuable the judgment after Walker's death that she "never let her people down."

Unquestionably, it was the Order that took the bulk of her time. In retrospect Walker felt that 1925 had marked the high point of Order affairs and her leadership.[44] By then its administrative structure had evolved to accommodate the greatly increased size and geographic spread of St. Luke.[45] The Juvenile Department was still administered separately from the adult Order both by choice and to comply with Virginia law. The Matrons held a biennial conference on the first day of the all St. Luke convention. Under the Grand Matron was the executive, or R.W.G. Secretary-Treasurer, Emeline Johnson, who had come to work for St. Luke in 1902. She now oversaw 4 clerks, one of whom was Maria Burke, Emmett Burke's sister, who did most of the organizing. Each clerk had to be the Matron of an active circle. In addition, the Richmond Matrons had their own Board that was in charge of local activities (something Walker worked hard and unsuccessfully to popularize in other jurisdictions).

The Juvenile Department had a full set of grand officers, including John Savage of New York, who served for many years as the Deputy Patron. The seventeen member Executive Board, all women except Savage, represented ten states, met in Richmond semi-annually in February and August (during the convention if it was a convention year). A state became eligible to be represented on the Board when at least 1,000 children were organized. This year, because the February figures had showed a drop in membership, each Grand Officer had been urged to add 50 children, each individual Board member 100. Whether or not they had, they were reelected.[46] Board members received $35 and traveling expenses for each meeting they attended. Eight of the Board members were from Virginia, including in 1925, Rosa Watson, Ella Waller, and Mary Binga.

The adult Order also had a Board of Trustees that met semi-annually, the day after the Matron Board, because there was considerable overlap in membership. In 1925, seven members of the Board of Trustees and Executive Committee were also on the Matron Board. The eight member Executive Committee, made up of many people who had served on the original Advisory Committee, was the true inner circle: Rev. Cooley, Ella Waller, Sallie Dickerson, Rosa Watson, Rev. Z. D. Lewis, Frances Cox, and Rev. Junius Gray from Baltimore, the only non-Virginian, since the idea had been to have a lo-

cally available committee that could meet monthly and deal quickly with whatever situation arose. Serving ex-officio were the incumbent Grand Chief; Walker; J. Thomas Hewin, the Order Attorney; and William H. Hughes, Chief Medical Examiner. The committee handled relatively trivial day to day administrative problems, passed on death claims and investments, and originated significant new policy, often to the discontent of members who resented not being consulted. The rest of the Trustee Board represented nine states plus the District of Columbia.

The administrative rhythm of St. Luke was provided by the monthly auditors' reports completed in time for review in the executive committee meetings, the two day semi-annual Matrons' and Trustees' meetings in February and August (with closure of the fiscal year July 26), and the biennial convention. These recurrent events required preparation of detailed reports of finances and membership, submitting decisions to people not on the staff, and mobilizing new ideas. Periodic inspections by the Insurance Commissioner's office (from several states by this time) were not on a regular schedule, since they were supposed to have an element of surprise.

The big Richmond membership rally was the end of March. More and more Walker's birthday on July 15 became the focus for an equally substantial drive, when new members were presented to her as 'surprise' presents, since everyone knew that is what meant the most to her. This year the Rally netted 1606 new members, and what Walker called "The Birth Day" 1600.[47]

Office work had increased exponentially with the rapid growth of membership. Councils sent in their collections monthly and each assessment had to be entered on an individual member's card. A semi-annual crisis was the attempt to collect the 50 cent tax due from each member in June and December which was the basic income to cover the operating costs of the organization, since the monthly assessments were wholly for insurance. Raised during the War from 30 cents, the tax was never again reduced, much to the consternation of many members who often refused to pay it.

Walker was a stickler for figures-one former St. Luke clerk described how in preparation for an auditors' visit two of them were assigned the job of identifying and correcting a five cent discrepancy with strict instructions to keep trying until it was done. The task took long into the night, but they found it![48] On very rare occasions dishonesty on the part of an employee, deputy, or council member was discovered. It was handled fraternally in that an opportunity was extended to make the amount good. The one dishonest employee of whom there is record was dismissed but not prosecuted.

In all her work, Walker noted that she had enemies, and frequently indicated that the main motive for working against her was jealousy, although the situations she sketches are not clear. After a trustee meeting she wrote:

> For years I've had enemies at my side, it has taken out of me much of the innate sweetness and flexibility of the past. For all the years I've studied these persons and planned to keep them so that the work of the Order would not suffer. At the end of 30 years, I confess I am tired of nursing my enemies, frankly speaking, I am willing they should know just how I feel.[49]

But she enjoyed her skill at hiding her feelings with her superb acting abilities:

> I had the peculiar pleasure of driving to the [meeting] sitting next and bringing home one of my bitterest enemies. She was prepared to play the hypocrite, I was also. We both drew our skirts around us and began a conversation on present day morals.[50]

As the Order grew, and pressures mounted to have it grow even faster and expand into new states to become truly national, the number of paid Deputies increased from 11 in 1917 to 39 in 1925. The trend towards professionalization continued, and with it the Order's expenses. Local council officers were never paid, but in 1923, the Order had instituted a new policy of paying Matrons a 10% rebate on their collections.[51] Deputies who reported over a thousand new members in the biennium were A. F. Angel of Philadelphia (1132), Malinda Cobbs of West Virginia (1408), and J.S. Collins of Richmond (1516) who, as the Supervising Deputy of Virginia, had a desk (and secretary) in the Grand Council Office.[52] Not all recruiters were equally effective, of course, and Walker was always on the lookout for particularly good new ones. She was delighted with Daisy Lampkin's offer to work in Pennsylvania.[53] Lampkin was a champion organizer for the NACW and in 1930 became Regional Field Director for the NAACP.

This year Walker reported that the office housed fifty-four men and women employees.[54] The printing office, on the ground floor, was physically separate. Since January 1924, its ten employees, who were responsible for the production of the Herald as well as job printing, had been supervised by A. A. Thomas.[55] Rev. E. D. Caffee was now the *Herald*'s main editorial writer.

When Walker referred to the office force, she really meant the clerks on the fourth floor, who at that time were all women. Photographs illustrating the Order's 1925 calendar show twenty-six of them in five departments.[56] There

were an additional three in the Regalia Department. As in all offices, there were cliques and personality clashes, differential salaries, different levels of commitment to the organization, and different competencies. These matters took up a great deal of Walker's psychological space on a day to day basis and bothered her little when she was away from them.

Just as there were 'old Matrons' and 'new Matrons,'[57] by 1925 there were clerks who had been there since the beginning, who had given over twenty years to the organization and were aging, such as Maggie Macklin Smith, Lillian H. Payne, Emeline Johnson, Lelia Bankett, Lucinda Daggett and much younger women, nine of whom had come up through the organization as St. Luke juveniles.[58] For most employees Walker could remember who had asked her to take them on and frequently reminded them. Her thank you letter to Lelia Bankett written as soon as she got home from the 1924 Testimonial has a typical sentence:

> . . . let me thank GOD for you, for the day your father (who lies in the grave, and whose spirit directs you) asked me to take his "little girl Lelia," and give her something to do-that it wasn't money he wanted then, but he wanted his girl placed with good association and environment.[59]

Walker made two things clear to the clerks—that loyalty, both to her and to the organization, was the most important attribute of an employee and that working for St. Luke was not a job but a way of life.[60] Despite the many diary entries about loyalty and disloyalty on the part of people, it is hard to pin down her meaning. It was not as simple as doing what she said, not disagreeing with her, and being grateful for their opportunities, although that was a large enough part of it that her observation the clerks lacked "what Elbert Hubbard calls initiative" raises a smile.[61] Displays of loyalty could go to considerable lengths, most strikingly at the 1921 Convention when as Walker read the Secretary-Treasurer's report, "the entire clerical force of the Office, dressed in white, stood in the aisles, silent examples of loyalty and support."[62]

In her private diaries, she was particularly hard on women she considered her protegees, in whom she had invested much, when they appeared not to appreciate their privileged position. On the other hand, she did not hold grudges, listened to others' suggestions, encouraged the clerks to ask questions, delegated most work with ease, and made sure she praised the clerks publicly at every opportunity.[63]

One of her 'girls' still remembers misspelling 'idiosyncracy,' having never heard the word. Walker told her always to ask questions about things she did

not know and sent her to a huge dictionary she kept in her office. She also, when the clerk was pregnant, called her in and told her to name the baby Walker if was a boy and Maggie Lena if a girl.[64]

St. Luke as a way of life was more difficult. The office force was disciplined. They had to be in their places at 8:50 A.M. in time for devotionals or they lost a day's pay.[65] When Lelia Bankett started doing the work of a Field Secretary and Lillian Payne took over as Chief Clerk, the dress code became white blouse and dark skirt. The two people who did not comply immediately were Bankett and Hattie Walker.[66]

The beginning clerk's pay was $40 a month, paid once a month on the 20th, which was a most unusual arrangement at the time. Clerks were constantly encouraged to save and bank at least 5% of that. All the St. Luke values were preached: don't squander money on clothes and amusements, work to own something (a home) because that way you can be someone, and support black business. Walker also talked with the clerks about other life skills including relationships with men.[67]

Walker was correct in her claim that the clerks were trained in the latest methods. One who went on to become a state and then federal civil servant found she was way ahead of others, particularly in using card punching machines that were installed in 1928.[68] In addition, the office was a favorite stop for visitors who talked about their organizations and work. A St. Luke clerk interacted with a good proportion of both local and nationally prominent African American leaders. This had its costs in the expectation that they join in worthy causes on a 100% basis.[69]

Above all, the office force always represented St. Luke. Walker saw that they knew the history and could talk publicly about the work. They were often called upon to do so, sometimes sent into the field to help the deputies in various situations, or alone when necessary.[70] The annual Richmond Rally was run by the clerks who were considered the deputies for the city. They received a modest amount of overtime pay for an immense amount of work in addition to the per capita commission for each new member they recruited. They had two weeks paid vacation a year (synchronized in 1925 to the last week of August and first of September), and received a two week bonus at Christmas.[71] At conventions they were always 'on deck,' leading songs, yells, and cheers, ready to do whatever had to be done. Or Walker thought they should be, noting once with pique that only a single clerk was present at an early morning session.[72]

Walker described the 1925 St. Luke Convention in New York as a "Hallelujah Meeting . . . receptions, royal entertainment, good feelings, cheers,

applause."[73] Great care was taken that no controversial resolutions be introduced. Some New York St. Lukes, who had the largest membership after Virginia, mostly in New York City, had several years before established their own business enterprise in low cost housing about which there were questions.[74] Serious factions had arisen, accompanied by considerable resentment of Richmond. Some opposition coalesced around the incoming R.W.G. Chief, Sarah Clark, who was from New York.[75] But all these potential problems were laid aside in a grand celebration.

On Sunday, August 17 five hundred delegates left Richmond, filling six railway coaches called the St. Luke Special. Five more coaches were added at Washington for the local D. C. group and those from the west and south, and the twelfth hooked on at Baltimore. The New York committee met the train and saw the delegates to the homes where they were staying. The Trustees held their pre-convention semi-annual meeting at 9 PM in the new St. Luke building.[76]

Walker thought the Matrons' Conference the next day, presided over by Deputy Patron John Savage, was a great success. The air was jubilant, because there were a record total of 20,576 benefitted juveniles, but she pushed for doubling that, remarking in her diary that the enthusiasm should result in 10,000 new children. She preached children as the future of the Order, urged the prompt transfer of sixteen year olds to the adult division, and emphasized the necessity for a strong numeric base as the only way "to withstand any reverses that may come against us-and Matrons, you realize with me that *reverses* are coming." She discussed developing a new health and recreation program. Her conclusion contained a vintage Walker sentiment:

> If we should meet competition, then let that competition stimulate us for then it shall be unique, for while we shall try to lead, we will not tear down or throw obstacles in the way of our competitors. We shall help teach the whole how to care for and save children.[77]

That evening there was a pageant, "The Dream of Flowers," in the Manhattan Casino. "The orchestra then played and delegates and friends present joined in a Grand March led by our Grand Matron, who was escorted by the Grand Patron and her own son, Mr. Melvin D. Walker."[78]

The adult convention opened the next day in the beautifully decorated Salem M. E. church, under the local chairman, Dennis Grice. The morning was filled with singing, socializing and the annual sermon, 'The Cross.' The afternoon was taken up with Grand Officers reports and a welcome to the delegates

by Mayor Hylan. Before he presented Walker with a golden key to the city, he made a statement that prompted her in her acknowledgement to say that "the delegates were happy to hear, once in their lives, one white man say that 'Out of one blood God created all men.'"[79]

In his report, James Blount, the R. W. G. Chief, stated bluntly that they had failed to reach the 100,000 member mark.[80] Walker reported the situation differently and said there were 100,000.[81] She tallied the additions to the four classes (Class A, Class B & C, Juvenile, and Past Chief) over the two years which added up to over 35,500 new members, representing monumental effort. It is, of course, not quite right to count Past Chiefs, since they represented new insurance policies not new members. She then reported the total net gain to be 9,090. Suspensions were over 27,000 and reinstatements one-tenth of that. There were nearly 2,000 deaths and also the transfers between localities that should have balanced out but did not. If there was a point of time in this biennium when the Order's membership was over 100,000, it was not in August 1925 when it was about 90,000, minus, for the purists, 2500 Past Chiefs.[82] This was still an extraordinary achievement that ranked St. Luke near the top of fraternal beneficiary societies.

Although she did not offer a formal resolution, Walker pointed out that Class A certificates, the ones that cost 20 cents a month for $100 coverage posed a danger to the Order, since they went out of compliance with the actuarial tables at age 39. The Trustees had hoped that a large proportion of members would transfer to the newly created B ($300) or C ($500) class, offering level premium, actuarially sound insurance based on age at entry and a medical examination, but this had not happened. In 1925, 93% of the adult policies were still Class A. Since over half of them were held by people under 39, the youngest of whom were considerably overcharged by paying 20 cents, it had so far been possible to cancel all death claims and build a substantial surplus. However, the risk to the organization would increase if (or as) the membership aged. This was the ticking time bomb, the one described so long ago at the Hampton Conferences.[83] Walker suggested a way to deal with it, but no one was interested.

That evening was the time for greetings from the various states. Walker was particularly proud of the performance Maggie Laura, age seven and a half, gave in presenting her response to the welcome address to the children. "I write how happy I was to see my oldest grandchild stand before a large audience and deliver an address with feelings, force, and emphasis."[84] It threw her into a reverie about Russell, who was memorialized at this convention, and her lone-

liness.[85] Later she presented gold crosses with three diamonds (for love, purity, and charity), the token of twenty years service, to Estella Anderson, Lelia Bankett, and Emeline Johnson.

The next day was devoted to reports from deputies, committee appointments, appeals for various causes, and introduction of guests. The committees on resolutions, nominations, Grand Officers' reports, appeals, courtesies and grievances reported the end of the afternoon. The evening's entertainment was again a pageant at the Manhattan Casino. "The Wreath of Fame" portrayed famous women of literature, history, religion, and art.[86] At its conclusion, the New York St. Lukes presented Walker with a marble bust of herself. She wrote, "To live to be so honored is a joy inexpressible."[87] The gift threw her into a reverie about her mother. The next day, too hoarse to speak above a whisper, she had her secretary read a statement in which she thanked New York for its outstanding hospitality and promised to place the bust where children would know how New York had expressed its honor.[88]

The last day included an address by Pickens of the NAACP, and the memorial service for those who had died. W. T. Johnson did the eulogy. There were greetings from the New York Odd Fellows. The new officers were installed and the convention concluded. The next day, despite threatening weather, all the delegates took a day's trip up the Hudson in two large boats having dinner on board. They had a wonderful time, and the trip capped the climax of a great convention.[89] On Saturday, Melvin, Ethel, Polly, and Armstead left by road while Hattie, Maggie Laura, and Walker took the St. Luke Special.[90]

When St. Luke returned to Richmond, they found the city ready and decorated to welcome the Elks Convention.[91] One account alleges that there were 80,000 African American visitors, all of whom had to be quartered in private homes.[92] Second St. and Clay St. from Second to Fourth were bright with colors and lights, with a spectacular arch over Clay. The Tuesday parade was the most dramatic event with a long line of march, some said five miles, "with their bands, their uniforms, their colors, their pep, their good will, mingled with the good old Richmond spirit from black and white."[93]

There was a stream of visitors through the Walker home and the St. Luke building. Hattie's mother, Laura Frazier, was a house guest. Most of the talk was about schemes for winning the election for Grand Exalted Ruler and Daughter Ruler. In the end, J. Finley Wilson and Sarah E. Williams were reelected to the positions they had held for years. On the Friday night before

everyone left the city, Walker was serenaded by the Monarch Band and later by a 60 piece string instrument band.[94] One particular Elk, Colonel Knickerbocker, was an admirer of Walker's. He lived in Washington and took to commuting by train to Richmond and back on Sundays when Walker was there. She found him very good company.

Walker and Hattie left for Atlantic City the next day, with Alphonso driving. After ten days, they went to Salisbury, Maryland to a St. Luke meeting, and then on to Baltimore where the National Baptist Convention was meeting. At what she called "Miss Burroughs' Convention" of the Woman's Auxiliary, she was called to the front amid cheers.[95] After attending the convention all the next day, Walker held a meeting of fourteen of the city's St. Luke leaders in the evening in an effort to repair what she felt were rifts due to jealousy. The next day there was a breakfast at Rev. Hatchell's home prior to the annual sermon to the Women's Convention by Dr. Hill of Hot Springs. They left that evening for Washington, and drove home to Richmond the next day. That was her vacation. As had become usual after a trip, she worked out of the house the rest of the week.[96]

On September 27 the St. Luke of Richmond were invited to provide the closing ceremonies for the 58th anniversary celebration of Sixth Mt. Zion Church:

> St. Luke members in white on the main floor, galleries filled. At the sound of the Organ, the office force filed in and filled the seats in the large choir. The pastor led the way for the participants in the program to occupy seats in the pulpit. The devotionals by Mrs. Lucinda Daggett, Juanita Burke, Maria Burke; Adult, Lillian H. Payne, Bank, Melvin Walker were all well rendered. . . . The night was clear, bright and the services were counted among the best.

To drive home the point, Walker talked to the clerks the next day on "Making Friends."[97]

October was a routine month. She did take Maggie Laura, Armstead, Alphonso, and Polly to the Richmond Day Fair where she was very pleased to meet the children of an old friend of her mother's.[98] Bankett left for Chicago to try again to "put the St. Luke work before the public."[99] Walker was having trouble concentrating, feeling let down after the convention excitement. She expected a lot of herself, "I must get back to usual. How, I can't say, but I just insist." And two days later, "Our bank checking balance is low. Subordinate councils are slow in making their payments. I have allowed them to lag.

I must lash them back to their duty. I, too, need lashing."[100] She did vote-an entire Democratic ticket-for no reason except that "one party is as good as another."[101]

Fortunately she left November 7 to meet Bankett in Chicago, with Dr. H. L. Harris, Jr. (Russell's friend, the "little" doctor) as an unexpected traveling companion. He had moved to Chicago, but visited Richmond frequently. When they arrived, Bankett led Walker in a round of activity, full of everything she loved. First a meeting with the businessmen of the city, then a visit to the *Chicago Defender* office where pictures were taken, dinner at a private home, followed by a journey to Evanston, where a church crowded with people interested in St. Luke waited.[102] They got back to the hotel at 2 A.M.

The next day she was entertained at a seven course banquet for fifty of Chicago's African American elite sponsored by George Garner, the well known tenor, and his wife. After eating, everyone moved on to the Olivet Baptist Church where almost three thousand people, including many former Richmonders, were waiting. The music and speeches were wonderful. Walker responded with an impromptu half hour address that she said drew deafening applause. "Hand shaking, compliments, and "I am so glad to see you again, Maggie" and "You look so well," "I am proud of you" and other sweet expressions that made me feel that my life had not been lived in vain."[103] In addition to showing what a brilliant organizer Bankett was, this Chicago affair vividly illustrates the core of 'home folk' the northward migration had provided southerners in northern cities.

After her already described visit with Jesse Binga, Walker, accompanied by Dr. W. H. Hughes, went on to Detroit, their staging point for Port Huron where she had arranged her second study tour of the Maccabees' Women's Benefit Association (WBA), the organization that had been enormously helpful to her in 1919 in upgrading office management and equipment, a field she felt difficient in.[104] Bad weather prevented them from going on the next day, but they were able to see the "Student Prince" in the evening. The following day they travelled by bus, and Walker thoroughly enjoyed gazing out the window:

> I saw great Western factories, many manufacturing houses, men and women hurrying to work, everything was so new and novel.[105]

Hughes was along to see what the WBA was doing for health and recreation, especially for the juveniles, so that he could develop a program for St. Luke. Walker was particularly interested in how they managed their paperwork. She was impressed with the machines they used to sort cards. She toured all

departments and everyone, including the WBA's founder, Bina West, was very cordial.

Having been dramatically honored, gained new members for the Order, and learned much, including better methods of running the office, Walker returned to Richmond. She made one more tour on behalf of St. Luke in November-a two day trip to Portsmouth where she met with the heads of rural councils.[106] There was a two hour bank meeting December 3 to plan for the coming year. At the last Order Executive Board meeting of the year, the members touched her with their solicitude for her health.[107]

Walker loved Christmas. She shopped for the grandchildren, gave gifts to a long list and sent special letters to even more. The office celebrated the day before Christmas Eve when each clerk received a remembrance from Walker of $2 to $5 dollars. The traffic police were not forgotten. She decorated the cross on the cemetery plot with an evergreen wreath. The children's tree took many hours to decorate. On the morning, "the horns, victrolas, riding machines told the happy story."[108] For her there were many presents, hundreds of cards, visitors and telephone calls. Her friend Alice Robinson, with whom she stayed in Atlantic City, was there to spend the holidays, as was Hattie's sister, Mattie Wiggins.

On January 3, she was off to New York, stopping on the way in Philadelphia to visit Alexander F. Angel, originally from Petersburg, who had been a St. Luke deputy for over 25 years. His health was failing, and she was very worried about him.[109]

In New York, she attended the annual meeting of the directors of the NAACP:

> I had the pleasure of observation-of listening to well prepared annual reports, with drawings, showing the increase of the work; of hearing short talks by out of town directors; of seeing how this great organization struggled for its rightful place; and finance to sustain life. The meeting added to my experience. The conference was held for the election of officers in Dr. DuBois' office. Another revelation. I saw how he lived and where he worked. His tools-books-I rejoiced that there lived a DuBois. I am studying those men-Johnson, DuBois, Bagnall, White, Pickens. What an aggregation of brain-how can it best be used? Struggling for Negro's rights, civil, social, economical, and educational.[110]

The Budget Committee of which she was Chairman had met the previous day without her, but she approved the report before it was given.[111] After staying in bed all the next day, she went to the theater in the evening, losing herself

in a production of "Models and Artists." She returned home the next day, accompanied by Dr. W. H. Hughes, who had been doing some traveling on his own. She found this very pleasant even though they had to eat at their seats because in the Washington-Richmond train they could not be seated in the dining car until all whites had been served.[112]

She always had a lot to contend with when she came home from a trip, and more and more stayed home to do it, having the office brought to her.[113] She had many callers in the evenings. She and Polly went to church on Sunday when Rev. Johnson called "those who had been members for 1 year, 2 years, 3 years-and so on until 47 which was my year to join the church." There were only about five who answered. Walker spoke for the group.[114] She was chairman of the church's budget committee, which had been formed a few years before to regularize the finances of First Baptist and base the income on regular monthly contributions.[115] This year the committee set the budget at $12,000.

In the latter part of January, Walker attended the annual meeting of the Southern Aid Society of which she was a stockholder and whose directors she admired. She was extremely pleased to be elected one of them.[116] This was a working board that required regular attendance, and she very reluctantly resigned sometime in 1927 because of her health.[117]

Washington, D. C. had shown a drop in membership, so Walker was happy to accept an invitation to speak at a reception for the deputy, Mary J. Smith. There was a full turn out, but the first speaker, Trustee M. M. Peace, gave one of those speeches that enumerated all the obstacles in the way of expansion. Walker tried to counter it, but also began to plan a full visit for later in the year.[118] Back in Richmond, Bankett was confirmed by the Trustees as General Field Secretary and put in full charge of the Richmond Rally.[119]

After the Matron and Trustee meetings in mid-February, and making detailed plans for a two month recruitment swing in the fall, Walker and Polly went to Hot Springs.[120] They were joined there by Rosa Watson and Lula Watkins. They stayed for six weeks at the Woodman of Union Hotel. While she was there, Rev. Z. D. Lewis, one of her oldest friends and a St. Luke Executive Committee member since the beginning, died.[121] When the women returned in April, the *Planet* carried a note that they were all in the "pink of condition," and that Walker led them all in improvement.[122]

In March, Dr. H. L. Harris had started the process to nominate Walker for a Harmon Award for Distinguished Achievement in Business.[123] These awards for African Americans had just been established by William E. Harmon, a white businessman and philanthropist to stimulate initiative and reward effort that

might otherwise go unrecognized. "Industry Including Business" was one of several categories. Each category had a gold medal first prize with a cash award of $400 and a bronze medal second prize with $100.[124]

Nominations were solicited through announcements in the black press. Walker really wanted this award. Harris chose as seconders Eugene Kinkle Jones, head of the national Urban League; William F. Clark, President of Virginia Union; and John M. Pollard, a New York attorney. Enclosed with the application blank were a financial statement from the St. Luke bank, one from the Order, a photograph of an Order trustee meeting, the *Fiftieth Anniversary* history, and the 1925 Order calendar illustrated with photographs of the various departments.[125]

In his two page nomination letter, Harris, borrowing heavily from DuBois, noted that the relative positions of the white and darker races and the two sexes in the social and economic orders were the most important questions of the twentieth century. He considered finance the pinnacle of economic activity, and he built Walker's case on the success of the bank and the insurance aspects of the Order, her public service with the NAACP, NACW, NOS, and other organizations, the influence of the *Herald*, and the esteem in which the community held her.[126] Clark wrote of good judgment and wisdom in business matters, concluding with, "I think she is one of the outstanding women of our time." Jones emphasized the growth of her businesses, her speaking ability, and "her grace and keen sense of the fitness of things in conference."[127]

Of the nine candidates, three received votes. The winner was C. C. Spaulding, President of North Carolina Mutual Insurance. Walker came in third, with one vote for first and two votes for second, in a year when there were no honorable mentions.[128] George Haynes, then Secretary of the Commission on the Church and Race Relations of the Federal Council of Churches, the body that ran the contest for the Harmon Foundation, not very tactfully wrote her and asked that she, Ora Stokes, and Mary Munford organize a public presentation ceremony in Richmond for Virginia Randolph, who had been awarded first prize in education, and W. A. Daniel, who had gotten second prize in science. Even though Daniel was in Atlanta, he still thought of himself as a Richmonder, and it was considered fitting that he be honored there. Walker made the arrangements, which included having the Governor and Mayor present.[129]

Each year as nominees were solicited, Walker's name came up. In 1927, it was W. A. Jordan, President of Southern Aid, who nominated her, and the references were the presidents of the other two black banks and the head of

Richmond Beneficial.[130] She received an honorable mention.[131] Haynes asked Jordan to sound her out in 1929, but she refused to enter, because, she said, "she had already received, at the hands of the Commission, sufficient recognition for the little, as she puts it, she has accomplished for the race."[132] However, in her 1930 diary, she wrote, "I have decided to permit my friends to again nominate me-in that they seem anxious. I do not belong to myself but to the people." She made a list of people to be approached for testimonials-a list notable for the number of whites it included.[133] There is no record of a nomination.

In June 1926, two busloads of clerks and members of the adult and juvenile executive committees traveled to Washington as St. Luke Boosters. They stayed at the Y, the younger clerks sleeping on the gym floor. That night at a crowded, enthusiastic meeting at the Metropolitan AME church, amid cheers and yells, 619 new members were recorded. A banquet followed, and it was 2 A.M. before everyone got back to the Y. Breakfast was at 8:30 and the clerks had until 12 noon for sightseeing. Many people called on Walker, including Carter Woodson, the founder of the Association for the Study of Afro-American Life and History; Finlay Wilson, the head of the Elks; and Nannie Burroughs.[134]

It is not certain that Walker went to the Virginia State Federation meeting in Roanoke June 29 to July 2, although she was scheduled to give a report on the Mary B. Talbert Fund.[135] As always, there was much work to be done in connection with the close of the fiscal year and the upcoming Trustee meetings. Maria Burke was named to a new position, Juvenile Organizer and Lecturer, and several other clerks in the Juvenile Department were promoted.[136]

During the trustee meeting, the situation in New York was the topic of several conferences with the New York representatives and the general Board. Walker's succinct summary was: "Money collected from individuals and councils for payment on properties. Mortgages heavy. What has become of money."[137] The matter was put aside for future investigations. New York's financial situation, whatever it was, did not threaten their death benefits. It affected the Grand Council only insofar as unhappy members in New York were dropping out in droves, and a severe St. Luke image problem was developing.

After the meeting, she took Polly and Armstead and headed for Atlantic City, stopping for the night with a St. Luke deputy in Baltimore. The next day they stopped to visit A.F. Angel in the Philadelphia hospital where he was re-

covering from an operation. They then proceeded to Atlantic City where Walker, as always, found refreshment by the "great and wonderful ocean."[138] Atlantic City in August was a very sociable place. During the two and a half weeks she was there, she had several conferences with St. Luke workers, particularly from New York. She strongly recommended to Dennis Grice that he have a public accountant investigate the Finance Company's books.[139]

She returned home to start a general housecleaning, which she started in the garage.[140] Her usual routine was broken when she came home from the Globe Theater to find Nannie Burroughs on her porch. They had a wonderful time discussing the women in the NACW, Baptist Convention, NAACP, and "everything and everybody."[141] They got to bed so late Walker had trouble getting to a bank meeting at 8:45 the next morning. She was very pleased at the way Melvin, who was filling in for a vacationing Emmett Burke, handled that and subsequent meetings.

At the end of September, she started on her long planned six week trip for the Order. It started in Alexandria, then on to Washington, where a Matrons' meeting was notable because the first St. Luke worker in the District, Julia Hayes, volunteered to be a Matron.[142] There were meetings in Baltimore, Philadelphia, and New York. The rest of the trip is unrecorded. She was back home in November and by December was ill, having great difficulty walking.[143]

Maggie Walker's diary for 1927 has a line or two a day for the first nineteen days in January and then stops. "1926 left me sick mentally and physically with big working program- home-good, friends-loyal, work-fair."[144] She was at home, mostly in bed, when she was not trying desperately to walk. "So anxious about my limbs which seem to have given entirely away."[145] She described heaviness, particularly in the left leg. She was taking special bath treatments and attempting to walk, fifteen minutes every four hours. In the last two entries she recorded improvement, and at the end of the month the *Planet* noted that she was very much better.[146]

The evidence indicates that she went to Hot Springs for two months, probably right after the February board meetings.[147] She sought further diagnosis beyond "rheumatic affliction" by consulting physicians in Hot Springs, Memphis, Tennessee, and elsewhere. She had Xrays and was fitted for her first brace. The brace enabled her to keep walking, although with difficulty and teeth gritted courage, for almost a year. She was vain enough to obscure her braces in photographs when she was seated in the front row of group pictures, asking a child to sit at her feet or putting her bag and coat there.[148] She probably also got a wheelchair, or rolling chair as it was called, sometime that year, but did

not always use it. Melvin and Alphonso frequently carried her upstairs seated in a chair.

It is not certain what caused her paralysis. She complained of stiffness and numbness, but not often pain (except that caused by the brace), and does not mention joint swelling. Her legs became cold and heavy and just gave way. After she was in a wheelchair, people made various assumptions: that she had had a stroke, that she had arthritis, that her fractured kneecap had caused her increasing lameness. Her granddaughter, Maggie Laura Walker Lewis, after her medical training, retrospectively suspected some sort of slow growing tumor.[149] Walker's label 'rheumatism' was a portmanteau reference that meant nothing specific. Whatever the condition, it was exacerbated by her size and weight. There are enough weight loss books in the house to suggest dieting was an ongoing concern.

A case could be made that she was suffering from progressive diabetic neuropathy, although there is only the death certificate to confirm the diagnosis of diabetes. Her arms were also affected, seriously so in the last years, judging by a significant disintegration of her handwriting. For any years there are diaries, it is apparent that she often had bouts of depression despite her cheerful, optimistic public persona (or because of it). The year of struggle during which she pitted herself against disability included depression obvious enough to worry her friends. It may have been another symptom of her medical condition. The hope that she would get better, coupled with a religious resignation to whatever would be, her work, and her friends' and Polly's devotion were elements in her life that saw her through. She did much work at home and spent more and more time on her beloved enclosed upstairs enclosed porch keeping track of life in Jackson Ward.

There is little material from 1927, but she was well enough to oversee the Sixtieth Anniversary St. Luke convention in Richmond, August 15–18.[150] It attracted over 2,000 people from twenty-two states.[151] This was the meeting for which Walker commissioned Wendell Dabney's biography of her: 2000 books for $2,000, each to be sold for two dollars.[152] The mass meeting in the City Auditorium featured a mammoth pageant by Lillian Payne, called "St. Luke Magnificence," that presented the Order's history. Five hundred people participated, including a three-hundred-voice chorus. The climax came when a cross was burned on the stage in a deliberate attempt to use the St. Luke symbol as political commentary on the resurgence of the Ku Klux Klan.[153]

At the end of the previous year Walker had written to all the Subordinate Councils, urging them to support the establishment of an Educational Loan

Fund.[154] Her idea was to raise $10,000 which would be invested in 6 percent securities with the interest used for revolving loans of $50–300 to young people seeking a "practical education." Recipients would sign a note requiring them to repay the obligation. She figured that if each Subordinate Council and Juvenile Circle contributed $5 each, the total would come to almost $9,000. The remainder could be raised through the Easter Thanksgiving Services, by giving only half the proceeds to the church and pastor, instead of all as had been the St. Luke custom. Although labeled as a recommendation of the Board of Trustees, the pronoun used throughout the communication is "I." Banks were sent to each Council and Circle specifically to hold the money collected for this purpose in January 1927.[155]

The idea was formally presented at the convention in August and adopted.[156] It was to be many years before the needed $10,000 was raised, because the levy was deeply resented. When it was in hand, it turned out the bonds in which it was invested did not pay interest for many years. The Loan Fund became an obsession of the Grand Council office.

After the 1925 convention, the Trustees wrestled with the threat posed by Class A certificates. They hired a part time actuary, F. M. Speakman from Philadelphia, to help them design a new type of insurance. The Legal Reserve system that resulted was a method gaining popularity in the insurance world. Adopted at this convention, it represented a final effort by Walker and her associates to maintain sound insurance practices and expand St. Luke services. There were to be five policies available from $100 to $500, with premiums set by age at entry according to the American Experience Table of Mortality, figuring interest rates of 3 1/2%. Thus, if a person joined or transferred from the Juvenile Division at age 16 every $100 of insurance was 18 cents/month, while for someone who joined at age 60, the oldest age possible (later reduced to 55), it cost 83 cents.[157] Legal Reserve funds were kept separate from other Order funds and divided into Mortuary, Expenses, and a Reserve to be at least 10% of the outstanding liabilities of the Division; any extra would be distributed as dividends. Present members could transfer their coverage without a medical exam to what was defined as a new Society, but would thereafter have to pay the appropriate age-related premium, and would have to wait eighteen months before they were eligible to collect the full face value of the policy they chose. Additional features included double indemnity for death on a public carrier, and a disability benefit of full face value for blindness and the usual unlikely set of maiming accidents.

Legal Reserve members paid premiums directly to the R.W.G. Council Office on the first of the month, not through their Councils at meetings, although they continued to pay sick benefit dues there. New class A certificates were abolished, that is, it was no longer possible to *join* the Order and pay 20 cents/month for $100 worth of insurance irrespective of age. It was hoped that slowly the danger of Class A would ease, particularly if a significant proportion of those members could be persuaded to transfer to Legal Reserve.

The third significant resolution, approving a new form for reporting monthly assessments, might have seemed routine when it was passed, but it came close to bringing the Order to its knees over the next two years because a large proportion of Matrons and Council Officers flatly refused to use the forms which they found too time consuming.[158]

In her annual Secretary-Treasurer's report, Walker, seated "owing to her crippled condition,"[159] is reported to have described the Order as having over 100,000 members, a building worth over $100,000, two million dollars in assets, 55 clerks, and 135 field workers.[160] She was re-elected.

Actually membership was slipping, not due to lack of recruiting effort but to the mounting number of suspensions. In her address to the Matrons' convention, Walker reported a net loss in juvenile membership of 2,752 since 1925. Deaths and transfers to the adult order numbered 1077, while suspensions totaled 16,009. The amount of work necessary to recruit the 13,403 children added during the biennium makes the suspension figure heartbreaking. However, one hundred and seventy Matrons received $5 as a prize for having a perfect collection record as well as having enlarged their circles. A suggested monthly program for meetings from September through July was presented as an attempt to help Matrons carry out a constructive, interesting program. Because of the membership drop, no rebate to Matrons could be sent.[161]

The end of the year brought a complete rupture of the always turbulent relationship between Walker and her Field Secretary, Lelia Bankett, who left St. Luke after twenty-four years to become the National Lecturer for A. W. Holmes' National Ideal Benefit Society. She placed an article in the *Planet* reporting that she had organized an eighty member council in two weeks "composed of some of the leading business and professional men and women."[162]

The loss of Bankett was a blow to the Order that came at a particularly bad time. Although Walker made a point of noting that Bankett carried her best wishes for success, she was devastated, in part because she had poured so much

hope and training into her.[163] Walker never doubted Bankett's competence-the problems were always what she considered disloyalty, insubordination, and selfishness, the last stemming from requests for a higher salary and a say in the governance process through elective office.[164] Bankett's absence lasted for a very long year.

The beginning of 1928 found Walker at home because Alphonso was sick. She was dependent on him not only as a chauffeur, but for his great physical strength in helping her manage stairs and get in and out of the car. In one heroic effort, he and Melvin carried her in a chair to the annual meeting of the bank through a heavy snow.[165] Alphonso's behavior exasperated her periodically and no doubt vice versa, but he remained with her until she died.[166]

Her walking problems became exacerbated when her brace broke, once causing a serious fall down the stairs from the kitchen to the garage. Further falls caused her to consult the brace man about a locked knee brace, to summon Architect Russell to discuss how to install an elevator in the house, and the Packard man about how to redesign the back of the car to accomodate a wheelchair.[167] The last two decisions gave her back much of her freedom when the work was finally completed in mid-March.[168] The interim months were spent mainly at home, bringing the office to her. Sometimes she could not walk even with crutches, at other times she walked downstairs by herself. With her car in the shop, she called upon A. D. Price Undertakers to provide a spacious car when she was able to go out.

Throughout this period, intense work, under the direction of John Collins, was going forward to prepare material on Legal Reserve, train the clerks in what it meant (they had a month to learn), and prepare a one day seminar for the Trustees who met in mid-February.[169]

It was not until March 25 that she felt able to go to her own church. She had to be carried up the steps and could not have her old seat. She had been making do at home by listening to the radio sermons of Rev. Hill from the Second Presbyterian Church.[170] What she always called "Melvin's radio" was also important to her for the Metropolitan Opera broadcasts.[171]

Walker had not attended the NACW Convention in Oakland, California in 1926, although she was listed on the program as due to give a report as Chairman of the Budget Committee.[172] She was very much present for the 1928 one in Washington, D.C., that was held at Howard University, July 27 to August 3. It marked the culmination of two big projects, the renovation of a building for a caretaker's cottage at the Douglass Home and the dedication of a National Headquarters (at 12th and O Streets), which Bethune had pushed for

against a good deal of opposition. At the dedication of the cottage, it was Walker who accepted it on behalf of the Trustees.[173] She contributed a desk and chair to the Headquarters and made a brief address at the dedication.[174] At the mass meeting in Walter Brooks' 19th St. Baptist Church, she addressed the convention from her rolling chair.[175] She was Chair of the Finance Committee which worked out a way to apportion the $15,000 debt on the Headquarters to the various states. She urged the women to go back home and raise the money as a Christmas present for Bethune. The motion was seconded by every state and carried unanimously.[176] Her final role of the Lame Lioness, as the *Planet* became fond of calling her, had been effectively developed.

TEN

Final Years

A situation that galvanized the Richmond African American community in December 1928 serves to show that Walker had finally achieved the role of senior statesman as far as the local NAACP and Urban League were concerned. The Richmond City Council started debating a residential segregation ordinance. Because of a fear of increasing black "encroachment" into white neighborhoods, some councilmen favored a rule that forbid any person from moving into a block where more than half the residents were people "with whom said person is forbidden to intermarry" according to the specifications of the self explanatory racial integrity bill of 1924.[1]

At a hearing, Richard Carrington of the Interracial Commission presented several African American witnesses to show what hardship such an ordinance would cause. Among them were attorney J. R. Pollard, the dentist Leon Reid who lived next door to Walker in Johnson's old house and was a bank director, and W. A. Jordan of Southern Aid. It was Reid who presided at a mass meeting in True Reformers Hall in mid-January both to form a protest committee and a statement committee, that included Mary Binga and Margaret Johnson, to prepare a public appeal. This statement had a revealing section:

> The Negroes of Richmond have through their tolerance, through their refusal to countenance any act calculated to disturb the friendly relations existing between the races in Richmond and through their cooperation with every effort to promote the best interests of Richmond have earned the reputation of being peaceful, useful, and law abiding citizens. They have never been militant or assertive even under the most extreme provocation. They have suffered wrongs and injustices at the hands of administrators of the government of Richmond with only an occasional protest, hoping that the conscience of Richmond would finally awaken and that right and justice would unseat race prejudice and intolerance. They have believed the assurances of the white people of Richmond that they were the friends of the Negro and have waited patiently for some concrete evidence of this friendship. *They have hesitated to join National movements designed to resist oppressive anti-*

Negro legislation, feeling that Richmond's problem could be better solved by citizens of Richmond (italics mine).[2]

The first upshot of the protest was that the Ordinance passed on February 15. A Citizens' Defense Group was formed, chaired by Reid, to raise enough money from both black and white supporters for a legal challenge. The *Herald* noted, "The Negroes of this city seem to be aroused as never before to a sense of their insecurity."[3] All this time, the NAACP, which had been successful in getting the Supreme Court to overturn other such local ordinances, was frantically trying to reach Kelly, their Branch president, who did not answer their inquiries. So Walter White wrote Walker, and she immediately telegraphed Reid's willingness to have his committee meet with NAACP representatives.[4]

Pollard had been in touch with the national office and was the attorney who, with Alfred E. Cohen, brought the test case in U. S. District Court.[5] The Ordinance was held unconstitutional. The City of Richmond appealed all the way to the U. S. Supreme Court with the same results.[6] There was some controversy over how much, if at all, the NAACP had helped the Richmond lawyers. Cohen asserted that the local Citizens' Defense Committee had raised all the money, he and Pollard had prepared the briefs, and it had been "expressly understood among us that there would be no outside interference in the segregation case." A NAACP rejoinder pointed out item by item just who had met with which members of the staff and what papers the NAACP had reviewed at what stage.[7]

Whatever the case, there is no doubt that the local Richmond Branch took on new life after this. Reorganized in the fall of 1930, with Rev. W. L. Ransome as president, and, most importantly, Wiley Hall, the Executive Secretary of the Urban League, as secretary, it teamed up with the reorganized League in planning its program.[8]

New life came to the League when the Richmond Council of Social Agencies sponsored an interracial committee's study of conditions in the black community. The report, published in 1929, documented widespread depressed conditions, with growing disparity between the white and black populations on every measure of well being.[9] One of the study committee's recommendations was that the Urban League should concentrate on employment and working conditions, training courses for men and women, and a placement service that included evaluation of job applicants for skills. In March 1929, the Board adopted a new constitution redefining their purpose, and shortly thereafter appointed Wiley Hall secretary. Hall had a degree in social work from

VUU, taught in the school system, and had earned a master's degree from the University of Pittsburgh as an Urban League Fellow.[10] Walker remained on the board, but Hancock, in addition to Hall, became the most prominent public leader of the new organization.[11]

For Walker, the last months of 1928 were devoted to St. Luke affairs. The tangles caused by the new report forms, the closing of the most popular Class A to new entrants, and the intricacies of Legal Reserve still needed to be addressed. The deputy system was not adequate to the crisis. A six week intensive campaign was undertaken by Lillian Payne (Philadelphia), Mary Powell (Ohio), Eugertha Johnson (Michigan), Maria Burke (Indiana, Illinois, and Wisconsin) and Mamie King (Eastern shore of Virginia and Maryland).[12]

Bankett returned to the fold the end of November. Walker reported,"She was glad to come back home. We were happy to welcome her home."[13] She was immediately sent on a long recruiting trip from eastern West Virginia down to Cincinnati.

The report form crisis had two serious results. The most immediately threatening was that income from assessments and the semi-annual tax dropped sharply. The latter collection from three tax dates, December 1927 and June and December 1928, produced less than half of what was due.[14] Almost as threatening, there were no longer accurate records of the financial membership, that is, the office did not know if membership was also dropping sharply or simply had not been recorded because of the new forms.[15] Death claims were brought into question. It was imperative to straighten things out, council by council if necessary.

The office was collapsing under confusion and workload. Walker got the Trustees permission to have the Order accountants, A. M. Pullen & Co., do a full survey of office functioning and personnel, and shrewdly retained them to implement whatever changes were adopted. While a report was not submitted formally until the Trustees meeting on February 12, 1929, almost all the recommendations were adopted as made.[16]

The first move was to replenish and realistically finance the Expense Fund that had, over several years, accumulated a deficit of almost $70,000, which meant the adult mortuary funds had been compromised. The Virginia Insurance Commissioner's examination in February 1928 had called attention to the deficit, the high level of expenses, the excessive power and authority Walker held, and even indicated that she did not handle some funds in a businesslike way. Her reaction to this criticism was typical:

> I decided to do all the things the report criticized as nearly as I could and as rapidly, and rejoiced that the opportunity came for me to see my methods as others saw. I looked into the faces of the board members and I saw what they would never express.[17]

Despite the cost cutting measures she took then, the continued drop in income exacerbated the expense problem. The accountants decided that from 1912 to 1928 the Juvenile Department had not been bearing a fair share of the expense load. On this basis they brokered with the Department of Insurance and Banking to make an exception to the required segregation of juvenile funds and allow an immediate transfer from that department of $70,000. That the Department could do this and still have over $40,000 left, Walker felt was one of its great accomplishments.[18]

The second move, that also required approval from the Insurance Department, dealt with putting Expense Fund income on a more realistic basis. This required simplifying the complex twelve fund structure that made proper allocations to the Expense Fund impossible. Three mortuary funds were designated: adult, Legal Reserve, and juvenile. For the first time, the Expense Fund, which was the fourth fund in this consolidation, added a percentage of assessments from the mortuary funds to the other income-20% from adult classes ABC, 75% from first year Legal Reserve members and 16 2/3% thereafter, and a whopping 60% from the juveniles. All other income, from Regalia to *Herald* subscriptions, also was credited to the Fund and all operating costs were charged to it. The Educational Loan Fund was kept separate as the very simple fifth fund. This brilliant simplification took effect January 1, 1929. The expectation under the arrangement was that when the Legal Reserve reached 10,000 members, expense income would be adequate if some economies were made. The drive for new members and transfers to Legal Reserve started almost immediately.[19]

Reorganization of the office entailed making the field organization a separate unit under the Field Secretary, Lelia Bankett. The rest of the clerks were divided into four departments: auditing, assessment, membership and mortuary, and publicity and purchasing. Supervising the whole was Lillian S. Bazley, the auditor/office manager, assisted by Hattie N. F. Walker. Whether or not Maggie Walker was aware of it, this reorganization in fact settled the successorship problem.[20]

Pullen and Co. strongly recommended renting Powers Tabulating Equipment to rationalize the assessment process. With it councils could be sent statements showing what each member owed that required writing in only the

amount paid. The office would have a complete account of all assessments and taxes received, and could provide feedback to the field staff on the status of any council. This equipment was installed and the staff trained in all their new duties from February to July 1929. Walker wrote,

> At one time we had four workers assisting Mr. Perrin, from the A. M. Pullen Company, to help get out the assessments for July. I wish you could have seen this busy group on the office floor-black and white working together for the best interest of our Grand Old Order.[21]

These measures were a great success when the growing pains were over. The June 1929 semi-annual tax assessments, the first using Powers machines, collected more than the last three taxes of 1927–28 combined.[22]

A final recommendation made by the survey was to abolish the printing department and have the Herald (which had grown to twelve pages) and other Order printing produced under contract, because it would be so much cheaper. The Trustees postponed considering this proposal.

After the February board meeting, Walker, Bankett, and Maria Burke went to New York and set up an office complete with typewriter, adding machine, mimeograph and packets of literature at the home of Mr. and Mrs. Frank Fields.[23] They stayed seven weeks, meeting with council secretaries explaining Legal Reserve, reporting forms, settling complaints and disputes, and recruiting new members. They held public meetings weekly.

The New York problem had exploded. Although the St. Luke Finance Corporation did not go into receivership until July, impending financial disaster was apparent. Bankett described it as "the worst calamity that has befallen the organization in the 32 years I have been with it."[24] What had started out in 1918 as a relatively modest attempt to acquire a hall for St. Luke use, and then a public spirited program to provide low cost housing in a neighborhood where they felt African Americans were exploited by white and black landlords, had branched out into owning a cafeteria and dance hall, and renting out their auditorium for amusements.[25] According to a New York Times report, a creative mode of financing was used to raise money for acquisitions-this was not a stock company. Councils loaned the Corporation $100 for the privilege of having a member on the Board of Directors; the person chosen also loaned $100. Five year notes were given to these people and many others. The Assistant District Attorney of New York alleged that at one point there were over $80,000 worth of these notes outstanding.[26] An attempt at reorganization failed because the properties were mortgaged up

to their worth. Mismanagement and speculation were the reasons given for the failure, not malfeasance.

Walker's problem was to disentangle the national St. Luke name from this disaster, repair fractured fraternal feeling, and sell Legal Reserve. It was an added strain that Charity Jones, the 'Mother of St. Luke' in New York, was failing rapidly. Still the team took time out while in New York to go to Connecticut and Rhode Island, and then to swing to Atlantic City, Asbury Park, Jersey City, and Newark, organizing membership drives. On April 17 a final meeting was held in New York's St. Luke Hall, and Walker "was assured publicly that peace would be restored and the workers would start anew for the increase of the Order in New York City."[27] Bankett was sent back to the city May 4 for another two months.[28] When she returned, she had 819 new members for Walker's birthday.[29] Despite all the efforts, however, New York membership never recovered its proportional place in St. Luke.

When Charity Jones died in July, the whole Executive Committee went to New York for the funeral.[30] Walker, of course, spoke, paying tribute to her work on the Board of Trustees of both the juvenile and adult Order. Jones' recent death saddened the convention in August. At the Matrons' conference, Walker reported that Eugertha Johnson's idea to create a Cadet Corps for juveniles had become a reality when J.D. Battle, an experienced drillmaster, joined the printing department. The Cadets with their snappy uniforms are still remembered.[31]

Walker suggested that the Matrons start holding their convention biennially in the years the adult Order did not, starting with the following year which would mark the thirty-fifth anniversary of the Department's founding. Plans went ahead to have this gathering in Philadelphia include lots of the children. As late as the following May work went ahead with an enormous Lillian Payne pageant being cast by mail.[32] Each child who wanted to come had to raise $25. The Matrons also had expenses. So many of them finally said the requirements were financially impossible under depression conditions that the convention was postponed and not rescheduled.[33] The Matrons continued to meet biennially, the first day of the Order convention.

The year end figures of 1928 showed reason to be anxious about the future of the black banks in Richmond. Their total resources were below those of 1926.[34] The depression had already started. Over the decade, the three banks, St. Luke, Second Street, and Commercial Bank and Trust, which were closely allied to three insurance companies, St. Luke, Richmond Beneficial, and Southern Aid respectively, had engaged in several cooperative ventures. From

Walker's diaries, it is hard to tell if any particular shared loan or property ownership was an affair of the three banks, the three insurance companies or some combination, because the personnel involved were the same.[35] What is clear is that there was a history of cordial relationships and shared interests.

The National Negro Banking Association, founded in 1926, was an important forum for discussing the particular problems of black banks, most of which stemmed from their small size. In their 1929 meeting, there were papers by two participants on the value of bank mergers.[36] Mergers are always a banking possibility and were very much in the air under the disintegrating economic conditions of the late twenties.

In Richmond, the officers and directors of the three banks formed a merger committee that held a series of meetings in 1929 to explore how best to deal with their situation. B.L. Jordan of Southern Aid and James Carter, President of Commercial Bank and Trust and attorney for Southern Aid were pushing merger, since they feared the impending incursion of white banks into the Jackson Ward area. It is interesting that they are the ones who withdrew, leaving St. Luke Bank and Trust and Second Street Savings Bank to hammer out a joint agreement that they recorded in early August 1929:

> It is apparent that the interests of the public and the banks will be best conserved by a proper merger and consolidation of our interests into one organization with a larger capital reserve fund and a more uniform management. That the present conditions of our groups does not permit a proper and fair showing of our financial strength nor does it permit its use in its fullest extent in the development of our group enterprises. We feel that the business of banking must be done on a very economical basis in order that proper returns may be had, and, also, that our loans will be better protected by the elimination of the over extension of credits. We also feel that a single institution having as its supports our insurance companies, fraternal organizations, clubs, churches and other business interests with resources well in excess of a million dollars would be so welcomed by our depositing public that its success would be without question and its growth beyond our expectations.
>
> We therefore recommend:
>
> 1. that we do merge and consolidate
> 2. that a committee of five be appointed by each bank to effect the same as early as by them be deemed practicable[37]

The stockholders accepted the plan on December 11, and the Consolidated Bank and Trust came into being, scheduled to open in what was currently the

St. Luke bank building the first business day of the new year.[38] The final meeting of the board of the St. Luke bank was a sentimental and festive occasion. All the directors were present, even A. F. Angel from Philadelphia. There were reminiscences, expressions of gratitude, and hopes expressed for the future of Consolidated. Leon Reid, on behalf of the Board, presented Walker with an engraved silver loving cup.[39]

For Herald readers, "among whom are many loyal St. Lukes who with their faith and finance help to make the Big Event possible," Walker provided a full description of the new institution: paid in capital stock $75,000, surplus and profits $54,000, resources $650,000; building, furniture and fixtures $38,000; merging with about 7500 depositors; and depository for the City of Richmond of gas and water accounts and city school deposits.

St. Luke was very much the senior partner; the charter provisions were theirs. Emmett Burke became President and trust officer, and there were four vice-presidents. W. S. Banks, formerly Second Street's cashier, became secretary-treasurer and Melvin became assistant secretary-treasurer. Walker moved up to chairman of the Board of Directors, while John T. Taylor, the former president of Second Street, became vice-chairman. Feelings were soothed by simply combining the two boards which resulted in thirty-seven directors, a top heavy situation in a bank where every loan was a board matter. Only Walker and Lillian Payne were left from the original 1903 board, but Maggie Smith, Rosa Watson, and Lillian Bazley had become members since, so there were five St. Luke women on the new board. The name might be gone, but the original spirit survived.

The old order was passing. John Mitchell, Jr. had died on December 3, at the age of 68. To someone accustomed to years of the Planet's prose, the headline "Race Chieftain Sheds Armor," seems a wholly appropriate salute.[40] The news came as a shock because he had only been away from work a few days. The paper reported that Walker had not been present at the Fifth Street Baptist Church service, presumably because it was not wheelchair accessible, but had gone to Evergreen for the graveside rites. Ironically, because Fifth Street was temporarily without a pastor, the eulogy was preached by Johnson over whose appointment Mitchell had left First Baptist. Just before Christmas, Laura Frazier's death took Walker, Polly Payne, Hattie Walker, and Maggie Laura to New York for the funeral of her childhood friend whose daughter had married her ill-fated son.[41]

On January 3, 1930, despite a heavy cold, Maggie Walker chaired the first meeting of the unwieldy Consolidated Board. Committees were appointed and

there were what she called "general expressions." Rev. W. H. Stokes offered the prayer that must have been heartfelt in the face of the depression.[42] The merger was hailed by the black press and touched off a spate of articles about Walker.[43] The Executive Committee of the Board met frequently the first months.[44]

St. Luke work was routine leading up to the Trustee Board Meetings February 13–15. They rejoiced over an increase in adult membership and continued to wrestle with expense problems, both in terms of having enough earmarked income for expenses so there were no mounting debts to mortuary funds, and controlling the expenses of deputies against the necessity for aggressive recruitment.[45] The new head of the assessment department, Mr. Graves, was anxious to improve his clerks' performance, and plans were underway for the regular Richmond Rally the end of March.

To try to make the printing department profitable, agreement was reached with Roscoe Mitchell to become Operating Manager of the St. Luke Press which took on printing the *Planet*.[46]

After over a year of very stressful work, Walker left Richmond on February 25 for Daytona Beach, Florida, for a long vacation as a guest of Bethune-Cookman College and Mary McLeod Bethune, accompanied by Polly Payne and driven by Rufus Swipson.[47] She enjoyed the drive down, with an overnight stop at Fayetteville, North Carolina. They arrived at the college at 6 P.M. the next evening. Walker wrote,

> Awaiting our arrival on the front steps of her main building was Mrs. Bethune and a group of students and Methodist preachers and missionaries who were holding an institute. A warm home welcome was given us, we were then driven to our apartment and cozily housed-at 9 p.m. we were in bed-in Florida-amid growing palms and flowers-in a school the work of<u>one woman</u>, a credit to any race. Mary McLeod Bethune can <u>never die</u>.[48]

When Walker was on vacation, she slept late, often stayed in bed till afternoon, took long drives (especially enjoying being able to drive directly on the beach), visited with people, wrote letters, read the black newspapers and books, listened to the radio, and prayed. She was stunned by the fresh vegetables available in February,[49] and she enjoyed all the events (including basketball games) at the school, particularly the musical ones, although she was amazed that the audiences were almost all white.[50] She got to know students and faculty, often sitting in the girls' living room in the afternoons. She particularly enjoyed getting to know the Dean, Mrs. Cropper.[51] Despite several days of cold and rainy weather, she had a wonderful time.

The first month she did not do much St. Luke work, beside reading reports that she found encouraging, dictating letters, and signing the printing office contract Hewin sent her.[52] Walker had chosen this time to come to Florida because in January, Bethune had issued a call to "the heads of our great National organizations of Negro women, and individual women who are leaders of National prominence"[53] to convene at the college to consider forming a national council of all the national black women's organizations. The proposed structure differed from the locality bound NACW's tiered system of club membership built from the local club through state federations to the national. This first meeting attracted Mrs. R. R. Moton, Mrs. A. M. Ward representing TENTS, Mrs. Williams representing the Daughter Elks, Mrs. Collins the Courts of Calanthe, a representative from the YWCA, Mrs. George S. Williams, the Republican National Committeewoman from Georgia, several teachers, and Bethune and Walker. They decided that, while a very good idea, the time was not yet ripe to form such an organization. Walker chaired the committee that drafted the press release.[54] The following day, several of the delegates, including Walker, addressed the regular Sunday Community Meeting. When everyone had left, she went back to her vacation.

As she felt better, she began to organize for St. Luke, first at a series of functions in Daytona Beach, and then on her way home in Jacksonville where she stayed a week.[55] On April 30 she formed a council of 34 there. Her mind was already in Richmond trying to figure out how to get sponsors for the St. Luke Cadets to go to the planned juvenile convention in Philadelphia. She arrived home May 2 and soon was caught up in the St. Luke routine, attending the Home school closing, winding up Charity Jones' estate, and attending bank meetings.

On May 13, St. Luke hosted the newly formed Federation of Fraternals that hoped to preserve fraternal organizations and their death benefits. After all the years she had tried to form such an organization, it came too late for her.[56]

Despite the depression, some people were having fun. A new miniature golf course had opened on Third Street between Clay and Leigh. And the Matron Board of the Juvenile Department sponsored Marks Greater Shows, a week long carnival on Fourth Street, admission free.[57]

The Order Trustees met August 10–12 and the year end figures were encouraging. New or reinstated members numbered just under 30,000, but had the suspensions not about matched that (she noted them only as 'too large'), Walker would have listed the net gain. A very significant milestone had been passed - the Order had paid over two million dollars in death claims.[58]

The latter part of August, Polly Payne went to Jersey City for a month's rest. Mrs. Fannie Taylor Jones took her place running the house and caring for Walker.[59] Walker, Hattie, and Walker's nephew, Walker Quarles, spent Labor Day weekend in Harper's Ferry along with several other members of the St. Luke family.[60]

On September 10 Walker wrote, "News appalling-bank interests-Apply for Loan-Morris Plan Bank-$5,000" and on September 11, "Bank Ex. at Bank-irregularities straightened . . . . $4,500 involved." The loan, which was granted, was secured by rental property and securities. She decided to pay $400 a month, a very heavy sum. A reason she would personally make up a bank shortage, and the other people involved would not notify the bonding company, is implied in her note the next day following a recapitulation of the loan details, "Pray that Melvin may be saved at this and other costs to me."[61]

Walker had an exceptionally cool head. Having taken care of whatever the situation was, it was over. At the same time, merger negotiations with Commercial Bank and Trust had started and continued with the constitution of a new merger committee that again included Melvin.[62] Economic conditions were very threatening, and only if all the resources of the city's African American community were combined would survival be possible. Intensive negotiations over the next months culminated in the final merger. The new Consolidated Bank and Trust opened on January 2, 1931 with resources of $864,000. Bringing in the Commercial cashier, Bernard Kenney, as Assistant Secretary-Treasurer bumped Melvin from that position, and he left the job he had held all his adult life. There were 14 directors from St. Luke, 18 from Second Street, and 8 from Commercial.[63]

Walker had become a favorite of the NBA. In September, she took her fellow bank directors, Lillian Payne and Lillian Bazley, with her to the NBA meeting at Buckroe Beach and Newport News where she gave a talk.[64] After the second merger, R. R. Wright, the president again wrote the press lauding her accomplishment:

> I feel that you are also delighted to know of the splendid success which attended the consolidation of the three banks in Richmond. This delightful consummation was due in the largest manner to the genius and splendid good management and goodwill of that magnificent woman, Mrs. Maggie L. Walker.[65]

It was a sign of the times that Janie Porter Barrett wrote a special thank you note to the Council of Colored Women for their usual $100 check to cover

Christmas dinner for the school. "I realize the economic depression must have made it much harder to provide the good things for our girls this time. Our school is what it is today because of those friends like you who have stood by us through thick and thin."[66]

As usual, the beginning of the year brought intensive work on St. Luke membership. John Collins toured New Jersey and Washington, D. C.[67] Walker started planning the Easter services and distributed major tasks to prepare for the August convention. Several people suggested possible new jobs for Melvin.[68] For Walker, who was again suddenly faced with taking care of Melvin's significant debts, it became necessary to put a $5,000 deed of trust on 110 E. Leigh in order to create a special fund at Consolidated Bank.[69]

In March, Richmond was delighted with the concert of their native son, Bill 'Bojangles' Robinson, at the City Auditorium. Walker described it, "Packed house-Spirit fine. Segregation thrown to the air. All is One. One is All."[70] When Mr. and Mrs. Robinson visited the St. Luke office a few days later, both of them, and another couple with them, joined the Order.[71]

On April 13, Walker with Polly, Alphonso, and Melvin, now working for the Order, went to New York to wrestle again with the problems there. They stayed at 100 W. 117th Street in a five room apartment, which their hostess had filled with red roses. Walker noted, "the comfort of my surroundings gave me a new feeling of hope and cheer."[72] An intensive recruitment drive in New York, New Jersey, Rhode Island, and Connecticut took almost two months and followed the familiar pattern of officers' and Matrons' meetings followed by mass meetings, specific rallies, and farewell parties.[73] In the midst of this grueling schedule, Walker only once recorded discouragement,

> Was not well last night. Grew depressed. So many complaints about this work here in N. Y. City all of which emanated from secretary's [sic] of Subordinate Councils withholding money and other business in connection with the home office.[74]

She attended the NAACP Board meeting on May 11 and thoroughly enjoyed the extensive discussion of the necessity of loyalty between directors and workers.[75] The next day she had to stay in because her wheelchair broke, but it was fixed in time for her to go to the NAACP testimonial dinner that evening, where 400 guests were royally entertained.[76]

Walker's time after returning to Richmond was devoted to preparing for the convention and printing shop problems.[77] On July 16, a long expected blow fell:

> 00 Clay St.-property owned by the Council for Colored Women was sold at public auction by Consolidated B. & T. for default in payment of interest notes. Building sold and Bank bought the same to protect their interest for $8,000.[78]

The City of Richmond bought the property from the bank.[79] The first African American Branch Library, opened in 1925 and named for Rosa D. Bowser, moved to 00 Clay.[80] If anything could have reconciled Walker to this loss she had tried to stave off for so long, it would have been having the building continue to provide service to the community. She undoubtedly had a great deal to do with this outcome.

On August 17, the first day of the St. Luke convention, Walker reported on the state of the Juvenile Department. Against all odds, there was a *net* addition of over 500 children. Considering that over 1300 losses were grown children who transferred to the adult Order and thus were not lost to the organization, this was a great achievement that was never again matched, just as adult Legal Reserve membership reached its highest point this year at just under eight thousand. The Juvenile Department was financially healthy- the rebates had been reinstated, and at this convention the three Matrons who had recruited the most new members received 25, 15, and 10 dollars in gold as prizes.[81]

Maria Burke was now Juvenile Directress, groomed to take over when the Grand Matron position passed out of use on Walker's death. In the revision of the laws, the duties of the position had been specified. Walker was still pleading for contributions to the Educational Loan Fund that had reached just under $8,000.[82]

The convention pageant was a tribute to the Past Right Worthy Grand Chiefs of the Order. A memorial pamphlet had been prepared to accompany the drama.[83] It contained historical summaries of early years, and a photograph and reminiscence written by each living chief. A final essay by Lillian Payne on the Order's future visualizes a St. Luke Recreation Center in an entire block owned by St. Luke, a self-sustaining educational loan fund, fully protected insurance, employment of hundreds, and "the fostering and building of factories and stores."[84]

The depression hit hard the end of 1931 and, because of loss of income, it became imperative for the Order to cut expenses dramatically. The *St. Luke Herald* shrank from a weekly ten to twelve page newspaper size paper carrying much national news and several special features such as a children's page to a monthly twelve page letter size *St. Luke Fraternal Bulletin*.[85] This was a

hard, sad, dangerous time when St. Luke had to borrow to meet payroll. Salaries were cut on an individual basis with some of the oldest workers absorbing 50 to 70 per cent cuts, others 10 per cent.[86] Pages of the diary are covered with unidentifiable figures.

With all the problems, the Richmond Matrons Board put on a Christmas magic show for the juveniles, and the CCW again sent $100 to Barrett's school for Christmas dinner (with Walker providing $65 of it) and $30 to the boys school for candy.[87]

No more of Walker's diaries are extant, if she kept them. She was still active in 1932, but is possible to pinpoint only a few events in which she particpated. For instance, she attended three (January, March, April) of the five meetings of the Board of Directors of the Industrial Schools.[88]

[1932]

June- Burroughs' National Training School had had a serious fire in 1931 and an Emergency campaign to take care of rebuilding led Burroughs on a speaking tour to many communities. Walker spoke at the Richmond meeting.[l]
latter part - NAACP membership campaign/ combine with Urban League - civil rights activism in Richmond
Oct-Nov - Homecoming at FABC - James H. Holmes Memorial week. Sunday October 23 MLW "In Remembrance of Dr. James H. Holmes" 4
In Memoriam-Appreciation and Wonderful Home-Coming Rally Services at the First Baptist Church, Oct. 16,19,26,30 and Nov. 1, 6–11, 1932 (Richmond, Va.: St. Luke Press, 1932).
[1933]
March- Bank Holiday

In June, Walker wrote to a friend, "I am well and happy and am battling with the times."[m] She was certainly doing so with her fellow board members of the Industrial School who wanted to hire white bookkeepers and a white doctor. One board member said he believed "no colored doctor could have contacts at the Richmond hospitals to get results so quickly." At the next meeting, Walker came prepared. In a fine example of her style, she said that she believed the intentions of the committee to be fine from the beginning, but that in her opinion the committee had made a mistake. The Chair then introduced Walker's companions: Dr. Leon Reid, Mr. M.N. Norrell, Mr. W.A. Jordan, Mr. Wiley Hall, and Mr. J. T. Carter. Each addressed the Board, requesting that they reverse their decision and retain all the Negro workers in

the administrative, medical, and service departments of the schools. The plea did not do any good.[n]

July 33 NACW Mtg Chicago, also International Congress of Women, ICWDRW, and St Luke meetings Chicago, Evanston, Glencoe

Aug 33- St. Luke Convention

According to Lillian Bazley, Walker went home ill from the 1933 Convention and was ordered to bed by Dr. Hughes. She did not go to work regularly again, setting up an office at home from which she worked, going into the St. Luke office only occasionally.[1]

[1934]

Nineteen thirty-four began with a great boost for Consolidated Bank. After a thorough examination by state authorities during the March 1933 bank holiday, sound banks had been certified for membership in the newly founded Federal Deposit Insurance Corporation. At this beginning, depositors' accounts were insured up to $2,500. Of the eleven African American banks surviving, eight were certified.[a] Walker must have been both pleased the bank qualified and relieved that depositors were protected.

When the National Negro Insurance League met in Richmond in July, its hosts were five insurance companies: Richmond Beneficial, Southern Aid, Virginia Mutual Benefit, St. Luke, and the Ideal Benefit Society. Walker addressed the convention on the first day. Local papers carried advertisements of welcome. The St. Luke one listed their membership as 80,000 and asked "Wanted 100,000 members-Won't you help?"[b]

[Death]

As she slipped into the final stages of diabetic gangrene, everyone knew it would not be long before this great spirit which had animated Richmond and national African American life for so many years would be gone. In a final attempt to "give her roses while she could smell them," the Order commissioned a bust, replicated by the hundreds, for presentation to various organizations and individuals, and for sale. October was officially declared Maggie L. Walker month. The formal gift of the bust to the NOS took place at their annual meeting in Ashland in mid-November:

> Probably one of the most impressive highlights of Thursday's session was the presentation to the Society of a bust of Mrs. Maggie L. Walker made by J. S. Collins. Mrs. Walker, a charter member of the Society, has given many years of faithful service to the development and progress of its work.

The end came on December 15th. Legend has it that her last message to her people was, "Have faith, have hope, have courage, and carry on." Polly and Maggie Laura performed the final offices, and she lay in state in the parlor as thousands streamed through the house. Messages of condolence and tribute began to pour into the Order and to the family. It rained heavily the day of the funeral. Everyone who was there starts their account with that and implies that that was as it should be. The black schools were dismissed for the afternoon, businesses (white and black) flew their flags at half mast, and children, including St. Luke juveniles and ten troops of Boy Scouts, provided a guard of honor. Traffic was rerouted by the city authorities. Thousands marched the route as the cortege made its way to her beloved First African Baptist Church and later to Evergreen Cemetery. Lampposts throughout Jackson Ward were draped in black.

The services lasted two hours. Seats in the body of the church were reserved for family, St. Luke, city dignitaries, and delegates of organizations she had helped lead. Nannie Helen Burroughs sat with the family. The galleries were filled with mourners, and hundreds stood silently outside for the duration of the ceremony, many bareheaded in the streaming rain. Photographs are obscured by umbrellas. Inside the church, draped in black, one of the busts was before the pulpit.

A body of distinguished people, her friends, marched ahead of the coffin. Moton was unable to come but sent a representative. The mayor was there, John Stewart Bryan, the editor of the *Dispatch*, was there. As president, Dr. Mary Waring came from Chicago represent the NACW. The active pall bearers were male members of the St. Luke office staff (at Maggie Walker's own request). The honorary ones were a phalanx of women office staff, Maggie L. Walker juvenile councils, and members of the Order Executive Committee.

The coffin was brought into the church as the choir chanted "Asleep in Jesus." It was covered with a huge spray of crimson roses and fern. Rev. Johnson led the ceremony. The first hymn, "All the Way My Savior Leads Me," one of her favorites, was lined by Dr. Junius Gray, the St. Luke stalwart from Baltimore. They then sang another favorite hymn, "What a Friend We Have in Jesus." Throughout the services, there was singing by the famous Sabbath Glee Club and the St. Luke Choir, as well as FABC's own choir. Dr. S.C. Mitchell, President of Richmond University, who spoke on behalf of the white community, had served on many committees with her. It was he who captured the essence of the public Maggie Walker in a single sentence, "She changed

the atmosphere in every meeting to which she came." Mary Talbert had earlier described this quality:

> Her thinking and planning and her actions are direct, straightforward, and constructive. This is true in her church work, her business operations, and her social relations. It is one of the secrets of her success. When she wants a thing she goes after it in the most direct and logical way, and gets results.

Her co-workers spoke eloquently of all she had done, and always of why she had done it. Johnson delivered the principal eulogy which he began by quoting from the editorial in the *Times-Dispatch* that said she had never betrayed her people and never failed them.

When the procession arrived in Evergreen, the very impressive, rigidly prescribed St. Luke rites, which she had performed or watched performed at thousands of grave sides over the years, were completed. Her gravestone, in the shape of a cross, was dedicated a year later in a special ceremony.

Back in Washington, after the funeral, Nannie Helen Burroughs wrote a letter to the editor of the *News Leader*:

> The late Mrs. Maggie L. Walker was a Trustee of the National Training School for Women and girls located in this city. She was an active member of the Women's Convention, Auxiliary to the National Baptist Convention—the largest organization of Negro Christians in the world. In these two relationships she served as a wise and dependable adviser and counsellor.
>
> I attended the funeral as a representative of both these organizations and in the closer relationship of a friend of many years. I wish to thank you for your fine editorial of appreciation of her matchless life and achievements. In this same note of appreciation, I wish to add a word of thanks to the chief of police and his entire force, for the service they rendered on the day of the funeral of our friend and Richmond's distinguished citizen.
>
> I have travelled the country over and I have attended the funerals of many noted colored Americans, but I have never seen such sincere evidence of appreciation and love on the part of public officials, including the police force in all my life. Their very countenance and vigilance in a determined effort to give perfect service as a full measure of their high esteem, was most evident.
>
> I know I express the desire of millions of our people when I say that we extend to you the fine white people of Richmond the deepest gratitude of our hearts and a rising vote of thanks for wiping out the color line and giving unstinted honor and praise to the woman who gave her life a ransom for many.
>
> The lessons of her life and what took place in Richmond on Wednesday will make on of the most thrilling and challenging chapters in the history of Virginia and of our Democracy. What happened in your city is a happy

assurance that the day will come in America when those who render real service, regardless of race, (in the language of Emerson) will find that "the world will make a beaten path to their door."

All day long my heart was ringing with one song and prayer—
America, America
God shed His grace on Thee,
And crown they good with brotherhood
From sea to shining sea.

I know it is coming to pass.

There were many more memorial services in the ensuing months. They were held throughout the member clubs of the NACW. The Virginia State Federation sent a lengthy minute of tribute to the black press and dedicated a fountain to Walker's memory. St. Luke councils held services everywhere there were chapters. Newark's for "Our Inspiration," a title used for her in Order annals, was held in late February in Bethany Baptist Church. The eulogies included one by Mary Cary Burrell entitled "My Class Mate" [sic] evoking echoes of Navy Hill, Normal School, and the True Reformers. Richmond's, organized by Lillian Payne, was held in FABC with Rev. Johnson officiating, and included statements by representatives of each Richmond district and many others.

Mrs. Lillian Bazley, who had been elected by the Executive Committee, to become acting Secretary of the Order, gave the main address. She was elected Secretary at the 1935 convention, despite Lelia Bankett's strong campaign. Bazley died eighteen months later on December 19, 1936. Hattie N. F. Walker was next in line.

The 1935 Convention was the Maggie L. Walker memorial convention. It reached its climax when:

> Mr. Alphonso Williams, faithful attendant of Mrs. Walker until her death, rolled down the aisle of the historic Sixth Mt. Zion Church the invalid's chair from which Mrs. Walker directed the destinies of the organization for over a decade. The chair was draped in mourning for its distinguished occupant and carried the following insignias "Lest We Forget" and "Carry On." Strong men wept and women grew hysterical during the tense moment while the spirit of Maggie L. Walker dictated the program.

The Bank succession had already taken place in 1930 when Burke was made President, and an increasingly less active Maggie Walker moved up to Chairman of the Board. Burke now took the total leadership position he had long filled unofficially. Guided by him, Consolidated Bank and Trust survived the Depression pursuing conservative policies, and continues today as a living

memorial. In the May issue of the *Crisis*, a letter Burke wrote, in his capacity as executor, to the Southern Aid Society acknowledging the payment of her $600 death claim was reproduced in a two-page ad. In the tradition of Walker support of black enterprise, the latter said that they had been the first to settle, and ended, "We take pleasure in recommending your Company to those seeking insurance protection." A second page was a tribute to her which noted her longtime association as customer, stockholder, and "the only female member of its Board of Directors it ever had." It also detailed her policies and noted that she had been paid $361.50 in sick claims.

Amid all the memorials, one of the outstanding ones was also the simplest. Under a portrait of Walker, the *Planet* printed: "As a Memorial to Mrs. Maggie L. Walker, who spent her life trying to enhance the political and civil fortunes of her people, pay your poll taxes by December 2, 1935."

There were others. She would have enjoyed the fact that by a unanimous vote of the school board, a proposed half-million-dollar new high school was to be named for her. As part of the publicity announcing the decision, it was revealed that "during a lean year she made Richmond City a $10,000 loan so that [the] school year would not have to be curtailed." Built on the site of former Hartshorn College of which she had been a trustee, Maggie L. Walker High School opened in 1938. A street was named after her in Newport News. FABC dedicated a stained glass window to her. The concerted Richmond community effort during the seventies to have her Leigh Street home declared a National Historic Site was the product of a long tradition.

APPENDIX C

The Will Controversy

Walker never made a will. Surrounded by lawyers, usually punctilious in her business affairs, at the end of her life her wishes were in handwritten notes started on 4 July 1931 and added to periodically until the end of 1932.[1] These detailed her possessions and clear instructions on their disposition at the time of her death, but contained none of the customary testamentary language or witness signatures. The *Richmond Planet* had another sensation to report, "Melvin Walker May Thwart Other Heirs." This initial article was pure rumor, reporting that Melvin would contest the notes as an invalid will when they were presented for probate in Chancery Court.[2] The preliminary hearing was held on 5 January 1935 before Judge Moncure. Since Walker had named the Consolidated Bank and Trust Company and Melvin as executors, they were both represented, the bank by Hewin and Melvin by white attorneys James Gordon and H. M. Smith. At this time Melvin withdrew his objections to probate. The *Planet* listed all the real property and its assessed value: ten pieces of improved real estate and three lots with a total value of $27,930 of which the Leigh Street "mansion" made up a third.[3]

On the 22nd a further hearing was held and Moncure ruled that he would invoke *desvisavit vel non*, that is, that he could decide on the will's validity. Melvin's children's interests were represented by Smith's son, Hiram. The elder Smith said that Melvin did not want to be put in the position of opposing his mother's will, but only wanted a determination of whether the handwritten notes were valid. Hewin also represented Maggie Laura, who if intestacy was declared would, as Russell's only child, following the *per stirpes* rule, receive one half the estate, which Hewin thought would be less than she had specifically been left, and Polly Payne who had been left a substantial bequest. Melvin was upset because he had personally been left little except a stern injunction to pay the mortgage on the Leigh Street house.[4]

What the *Planet* was really after was the chance to publish the full content of the notes which they clearly had but could not publish "because of ethical

reasons" unless they were accepted for probate. The questions that intrigued the community were: How rich was Maggie Walker? How much of her presumed wealth was Depression depreciated real property? How could property be left to the St. Luke Educational Loan Fund, an unincorporated body? How heavy was the mortgage on the Leigh St. house and what were the conditions that had caused it? How much insurance did Walker have? Little by little most of this material was published.

Judge Moncure heard the final arguments on 1 February and took the matter under advisement. Melvin's lawyers still argued that the informal language meant the notes were not a valid will, while Hewin argued on behalf of the bank, Polly Payne, and Maggie Laura that the intent was obvious and the notes taken all together should be accepted as a will. When she realized she was dying, Walker had given the notes to Polly Payne who had given them to a nephew to be given to Emmett Burke at the bank. The *Planet* finally published the full text, details of which were picked up by the rest of the black press.[5]

Judge Moncure accepted the notes for probate as a holograph will on February 8. A few days later, the bank qualified as executor. Melvin could not do so because he was too ill to appear in court.[6] By June, the grandchildren were represented in Law and Equity court by S. W. Robinson, Jr., who was uncle to three of them, in order to define their rights more precisely.[7]

The abrupt financial change that took place for the family following Walker's death was due to several factors. She once told a reporter that she was the first woman in the United States to *earn* over ten thousand dollars a year in salary.[8] This was from St. Luke and directorships, including being Chairman of the Board of the bank. All this income ceased with her death. Her estate was appraised at $40,000. As she wrote in the notes, she had "little savings," because "I have been an indulgent mother, caring for children, grandchildren, and Polly all of their lives and living with me, making home comfortable and happy." Also, "My charitable gifts have been distributed to schools, institutions, friends, etc. during my life."[9] Seventy per cent of her assets were in real estate which brought in income, but was deeply depressed in value. She had always used her property except her home as security for a round robin of personal notes, but was increasingly unable to pay them off.[10] Having to mortgage 110 Leigh Street for $5000, "for reasons known to the Bank and Melvin D. Walker," had been a heavy blow, and it appears, according to the will notes, she had paid interest only.

The basic reason Melvin's family seemed to receive little was that "Melvin D. Walker, has already received his portion of savings, almost entirely."[11] She had been paying his debts for years. He received the house if he undertook to pay the mortgage; otherwise in two years it was to go to the St. Luke Educational Loan Fund, as she willed the 8th Street house Mary Griffin had left her. It was her wish that her home remain a place where all members of the family could live. The only other tangible thing he was left was one of the houses in the 1000 block of 4th Street. She had financed $6000 in life insurance for him, but noted that the $5000 policy was to be used to repay the mortgage before the remainder was invested for his children. Melvin died just a year after his mother on 31 December 1935. Just how Hattie Walker ended up with the house is not clear.

In contrast to Melvin, Polly Payne was left the income from two houses for her support, 100 shares of bank stock, ten of Southern Aid, 1/3 of the University Realty Company, some jewelry, and all the clothes except the furs, which were, despite this proviso, not allocated to anyone.

Maggie Laura received two houses on Clay Street, the lot in Douglass Court and a 1/3 share of University Realty, 100 shares of bank stock, 15 of Southern Aid, the St. Luke diamond cross and another diamond. The other three grandchildren each got a house, 40 shares of bank stock, and a piece of diamond jewelry and shared collectively in 20 shares of Southern Aid and 1/3 of University Realty. Walker had about $3500 worth of insurance, which, after debts were paid, she directed be used for reducing the mortgage.

Notes

PREFACE

1. "Maggie L. Walker: A Tribute to a Friend," *Opportunity* 13 (July 1935): 216. These qualities are considered in detail in Kim Q. Boyd [Leathers], " 'An Actress Born, A Diplomat Bred': Maggie L. Walker, Race Woman" (Master's thesis, Howard University, 1987).
2. Burroughs to Editor, *Richmond Times Leader*, undated, Maggie Lena Walker Papers, Maggie Lena Walker National Historic Site, Richmond, Virginia Hereafter cited as MLW Papers.
3. See brief history given in Anita Hill, "An Historical Study and the Cataloguing of Furnishings in Selected Rooms of the Maggie Lena Walker House at 110½ Leigh Street in Richmond, Virginia" (Master's thesis, Howard University, 1980), 1.
4. Michael B. Chesson, *Richmond After the War, 1865–1890* (Richmond, VA: Virginia State Library, 1981), xix.
5. Elsa Barkley Brown, the chronicler of Richmond's black community 1890–1930, contributed a great deal to the research team's thinking. Most importantly, she helped us break through the mythic barrier surrounding Maggie Walker.
6. See e.g. *A Testimonial of Love Tendered Mrs. Maggie L. Walker* (Richmond, VA: St. Luke Press, 1925), unpaginated biography. In the record of the testimonial, there is no indication that the Governor was present, although he surely was invited. His tribute was probably given at a mass meeting of the Negro Organization Society, November 1924.
7. "The Sunday School—Its Mission, Its Decay—the Cause," Addresses 1909, MLW Papers.
8. The common confusion between Maggie L. Walker, fraternal leader and bank president, and the much better known Madame C.J. Walker, wealthy producer and marketer of cosmetics and hair products, has also had an overshadowing effect. The amount and quality of recent historical work on African American women is rectifying this situation.

ACKNOWLEDGEMENTS

1. The grants, both of which were student training grants, were a short contract (PX-001-3-0845) and a cooperative agreement (CA-4000-4-0015) of several

years duration. All faculty donated their time. The material in this book reflects the views of the author and not necessarily those of the U.S. Department of the Interior, National Park Service.

CHAPTER ONE

1. The studies judged most relevant to Walker's life are cited throughout this book. Two major compilations give an overview of what is now known about the neglected importance of African American women in U. S. history: *Black Women in America: An Historical Encyclopedia*, ed. Darlene Clark Hine (Brooklyn, NY: Carlson Publishing Inc., 1993 (two volumes) and *Notable Black American Women*, ed. Jessie Carney Smith (Detroit: Gale Research Inc., 1991).
2. Richard C. Wade, *Slavery in the Cities: The South, 1820–1860* (New York: Oxford University Press, 1964); Robert S. Starobin, *Industrial Slavery in the Old South* (New York: Oxford University Press, 1970); Ira Berlin, *Slaves Without Masters: The Free Negro in the Antebellum South* (New York: Random House, 1964); Howard N. Rabinowitz, *Race Relations in the Urban South 1865–1890* (New York: Oxford University Press, 1978) includes Richmond as one of its five index cities. Specific to Richmond are John T. O'Brien, "Factory, Church, and Community: Blacks in Antebellum Richmond," *Journal of Southern History* 44: 4 (November 1978), 505–36; Peter J. Rachleff, *Black Labor in the South: Richmond, Virginia, 1865–1890* (Philadelphia: Temple University Press, 1984); and Chesson's *Richmond After the War*. For special studies on industrial slavery in Richmond, see the works of Rodney D. Green, e.g., "Black Tobacco Factory Workers and Social Conflict in Antebellum Richmond: Were Slavery and Urban Industry Really Compatible," *Slavery & Abolition* 8:2 (September 1987), 183–203. For politics, see Michael Chesson's "Richmond's Black Councilmen from 1871–1896," in *Southern Black Leaders of the Reconstruction Era*, ed. Harold N. Rabinowitz (Urbana: University of Illinois Press, 1982). The classic overall history is Virginius Dabney, *Richmond: The Story of a City*, (New York: Doubleday, 1976).
3. U.S. Census Bureau, *Population of the United States in 1860* (Washington, D.C.: Government Printing Office, 1864), 519. Hereafter *1860 Census*).
4. Berlin, *Slaves Without Masters*, 175, 179–80.
5. Ibid., 219–22. The Richmond material is drawn from the work of Herbert Gutman and his students on the Richmond manuscript census in *The Black Family in Slavery and Freedom, 1750–1925*, (New York: Pantheon Books, 1976). For further details on free blacks in Richmond and Virginia, see Luther P. Jackson, "Manumission in Certain Virginia Cities," *Journal of Negro History* 15 (July 1930): 278–314, and his *Free Negro Labor and Property Holding in Virginia, 1830–1860* (New York and London: D. Appleton-Century Co., 1940). An early study, John Henderson Russell's *The Free Negro in Virginia, 1619–1865* (Baltimore: n.p., 1913), is still helpful.

6. Berlin calls these quasi slaves in *Slaves Without Masters*, 143–46. Jackson, *Free Negro Labor*, 171–74 and "Manumission," passim.
7. Berlin, *Slaves Without Masters*, 143.
8. Jackson, *Free Negro Labor*, 11–17.
9. Ibid., 20–24, 29–31. See also Russell, *The Free Negro*, 66, 71–74, 143–49.
10. Russell, *The Free Negro*, 90–94, discusses the loss of the free black's power to buy slaves. Berlin, *Slaves Without Masters*, 247, has a good description of the importance of being able to own property.
11. Rodney Green, "Industrial Transition in the Land of Chattel Slavery: Richmond, Virginia, 1820–60," *International Journal of Urban and Regional Research* 8 (1984): 238–53.
12. O'Brien, "Factory, Church, and Community," 511. Wade, *Slavery in the Cities*, 71–75.
13. Ibid., 512–14.
14. Ibid., 515, discusses the whole issue of slave cash.
15. Ibid., 515–17.
16. O'Brien, "Factory, Church, and Community" gives the most succinct summary. For added detail see his Ph.D. dissertation, "From Bondage to Citizenship: The Richmond Black Community, 1865–1867," University of Rochester, 1974. Family is covered in Gutman, *The Black Family*. Rachleff's *Black Labor*, Chapter 1, is invaluable for its description of how intertwined the community institutions and memberships were immediately after the war. See also Margaret R. Neary, "Some Aspects of Negro Social Life in Richmond, Virginia: 1865–1880," *The Maryland Historian* 1 (1970). She also traces postwar institutions back to prewar roots.
17. The standard source for the early history of First Baptist is Henry A. Tupper, ed., *The First Century of the First Baptist Church of Richmond, Virginia, 1789–1880* (Richmond, VA: n.p., 1880).
18. "Cary [sic], Lott," in *Dictionary of American Negro Biography*, eds. Rayford W. Logan and Michael R. Winston (New York: W.W. Norton, 1983), 95–97.
19. Mechal Sobel, *Trabelin' On: The Slave Journey to an Afro-Baptist Faith* (Westport, CT: Greenwood Press, 1979), 208, 304.
20. Ibid., 208.
21. Robert Ryland, "Reminiscences of the First African Baptist Church, Richmond, Virginia," *American Baptist Memorial* 14 (September 1855), 262–63.
22. Ibid., 263. Ryland's "Origins and History of the First African Baptist Church," in Tupper, ed., *The First Century*, 250, gives slightly different figures. For details of the solicitation, see Jeremiah B. Jeter, *The Recollections of a Long Life* (Richmond, VA: Religious Herald Company, 1891).
23. Ryland, "Reminiscences," 263–64. Sobel, *Trabelin' On*, 304.
24. Reuben E. Alley, *A History of Baptists in Virginia* (Richmond, VA: Virginia Baptist General Board, 1974), 213, provides a scorecard.
25. Ryland, "Origins and History," 285.
26. Ryland says there were 24 overseers, "Reminiscences," 263. Some accounts state

that the board never overruled the deacons, other say they did twice between 1841 and 1855. See Sobel, *Trabelin' On*, 209, 304.

27. Ryland, "Reminiscences," 321.
28. Ibid., 263–64. Examples from the First African Baptist Church Minutes are given in O'Brien, "Factory, Church, and Community," 48–55. These minutes (hereafter referred to as FABC Minutes) are available on microfilm at both the Virginia State Library (hereafter VSL) and the Moorland-Spingarn Research Center, Howard University (hereafter MSRC). There are three volumes: I (1841–59, 334 pages), II (1875–97, 617 pages), III (1897–1930, 548 pages).
29. Ryland, "Reminiscences," 289.
30. Sobel, Trabelin' On, 210. The church has retained this reputation until today.
31. Ryland, "Origins and History," 257.
32. Ryland, "Reminiscences," 289.
33. Reproduced in A Richmond Reader: 1733–1983, eds. Maurice Duke and Daniel P. Jordan (Chapel Hill: University of North Carolina Press, 1983), unpaginated. The artist was William L. Sheppard.
34. Joseph B. Earnest, Religious Development of the Negro (Charlottesville, VA: Michie Co., 1914), 82.
35. Sobel, Trabelin' On, 209.
36. Ibid.
37. Ryland, "Reminiscences," 354; Sobel, Trabelin' On, 209; V. Dabney, Richmond, 155. Dabney marveled at how such a huge funeral could be organized so quickly.
38. Ryland, "Reminiscences," 354.
39. Religious Herald 34 (April 10, 1862).
40. Earnest, Religious Development, 107.
41. Annie C. Coleman, "The Negro in Virginia and South Carolina, 1861–1877, as Seen by Contemporary Observers and Newspapers and by Historians," Master's thesis, Virginia State College, 1967, 28. From Daily Dispatch, 23 January 1866.
42. O'Brien, "Factory, Church, and Community," 99.
43. Noted between volumes II and III of FABC Minutes. Benjamin E. Mays and Joseph W. Nicholson, in The Negro's Church (New York: Negro Universities Press, 1933), 23, quotes W.T. Johnson's account in Historical Reminiscences of the First Baptist Church of the transfer of the building in 1849 to an interracial Board of Trustees, two white, three black.
44. This account is based primarily on Albert W. Pegues, Our Baptist Ministers and Schools (Springfield, IL: Willey & Co., 1892), 264–67; and the Richmond Planet, 27 August 1892.
45. Additional material is contained in [William J. Simpson, Jr.], "Rev. James H. Holmes: 'A Born Leader,' " Richmond Quarterly 3 (Winter 1980), 48–49. This is part of a series of short sketches of African American leaders of Richmond written anonymously.
46. "The Sunday School," Addresses 1909, MLW Papers.

47. Richmond Branch, Freedman's Bank Records, Record Group M817, Microfilm rolls 26 & 27, National Archives, Washington, D.C.
48. Quoted from an unidentified source by W.P. Burrell in "Savings and Loan," Annual Report of the Hampton Negro Conference, 1905 (Hampton, VA: Hampton Institute Press, 1905), 66. Hereafter HNC 1905. Rabinowitz in Race Relations, 358 n. 51, explains that the official title of the bank was the National Freedman's Savings and Trust, but that almost all scholars and contemporary accounts use Freedmen's Bank. I follow the major comprehensive source, Carl R. Osthaus, Freedmen, Philanthropy and Fraud: A History of the Freedman's Savings Bank (Urbana: University of Illinois Press, 1976).
49. Osthaus, Freedmen, 18.
50. Rachleff, Black Labor, 18–23 and passim. His mining of the richly informative Freedman's Bank records provides exemplary social history.
51. Osthaus, Freedmen, 116. This Advisory Board canvassed the community prior to the opening of the branch and their recommendations led to its establishment (102).
52. Ibid., 117. Osthaus has a colorful quote from "a Mr. Hayes from Richmond" testifying before the House Committee on Banking and Currency in 1910 that describes this process. Presumably he is referring to Maggie Walker's friend James Hayes.
53. Rabinowitz, Race Relations, 83.
54. Osthaus, Freedmen, 121.
55. Burrell, "Savings," 66.
56. Ibid., 67.
57. The records were finally closed in 1920. "Congress Closed Affairs of Insolvent Negro Bank," 6 July 1930, unknown paper, Schomburg Clipping Collection Microfiche 0416–1., Schomburg Center for Research in Black Culture, New York Public Library. Hereafter Schomburg Clipping Collection.
58. Burrell, "Savings," 67.
59. Richmond Branch, Freedman's Bank Records, Microfilm Roll 26 & and 27, National Archives. Microfilm Roll 26: Record 2302, dated 2 January 1871 records Armstead Walker, age 10, living at the corner of 7th & Preston, complexion dark, occupation school.
60. A photo of some northern teachers in Virginia is 1863 is reproduced on page 264 of Dorothy Sterling's We Are Your Sisters: Black Women in the Nineteenth Century (New York: W.W. Norton and Co., 1984).
61. Howard H. Rabinowitz, "Half a Loaf: The Shift from White to Black Teachers in the Negro Schools of the Urban South, 1865–1890," Journal of Southern History 40: 4 (November 1974): 567.
62. Wendell P. Dabney, "Rough Autobiographical Sketch of His Boyhood Years," manuscript, Wendell P. Dabney Collection, Cincinnati Historical Society, 10–11. Two Yankee schoolmarms lived with the Dabney family and suggested he be named after abolitionist Wendell Phillips. For a diatribe against the much resented moral superiority allegedly expressed by northern teachers, see Henry

L. Swint, The Northern Teacher in the South (Nashville: Vanderbilt University Press, 1941).

63. Martha Warren Owens, "The Development of Public Schools for Negroes in Richmond, Virginia, 1865–1900" (Master's thesis, Virginia State College, 1947), 55–57, 70. According to Owens, Manly was with the Freedman's Bureau from 1865–70 and again from 1883–87. The New York Freeman of 26 June 1885 announced that he was resigning to teach at Wellesley. The columnist noted, "He leaves with universal regret—he has done a noble work, educational and moral for our people." When he died in 1897, he was given a memorial service at FABC of which a program still exists (Owens, 70).
64. Margaret Meagher, History of Education in Richmond (Richmond, VA: City School Board, 1939), 94–105.
65. Rabinowitz, "Half a Loaf," 573. Betty Mansfield, "That Fateful Class: Black Teachers of Virginia's Freedmen" (Ph.D. dissertation, Catholic University, 1980) has a discussion of the opposition in Richmond on pages 306–8.
66. Owens, "The Development," 18.
67. Rabinowitz, Race Relations, 166.
68. Ibid., 167.
69. Ibid., 152–81.
70. Mansfield, "That Fateful Class," 344n cites Alrutheus Ambush Taylor, The Negro in the Reconstruction of Virginia (Washington, D.C.: The Association for the Study of Negro Life and History, 1926), 157; and Orra Langhorne, "Colored Schools in Virginia," Journal of Social Science 11 (May 1880), 41.
71. The best study of the symbols, language, and general culture of self-determination is V.P. Franklin, Black Self-Determination: A Cultural History of the Faith of the Fathers (Westport, CT: Lawrence Hill & Co., 1984. See his Chapter 5 on education.
72. Private schools always existed alongside the public ones. Lillian Payne, Walker's close associate, ran one in the St. Luke Building for many years, starting in 1898 (Richmond City Directories).
73. A brief history of these institutions may be found in Work Projects Administration, The Negro in Virginia (New York: Hastings House, 1940), 26.
74. Kenneth Little, West African Urbanization: A Study of Voluntary Organizations in Social Change (Cambridge: Cambridge University Press, 1965). Little's thought is further developed in African Women in Towns: An Aspect of Africa's Social Revolution (Cambridge: Cambridge University Press, 1973). I undertook a preliminary discussion of the similarities between associations in West African cities in the 1950s and 1960s and Richmond in Maggie Walker's heyday, "Patterns of Organization Among African Americans: A View From History" (Paper presented at the Southern Anthropological Society Meetings, Atlanta, Georgia, April 1990.)
75. Neary, "Some Aspects of Negro Social Life," 105–19. A list of the work associated clubs with accounts in the Freedman's Bank is given on p. 117.
76. 1860 Census, 519; U.S. Census Bureau, Population of the United States 1870 Volume I (Washington, D.C.: Government Printing Office, 1872), 280.

Hereafter 1870 Census. This was the largest percentage increase in Richmond's black population during Maggie Walker's lifetime. The second largest, 45 percent, took place in the decade 1900–1910 that was also the era when St. Luke was the most innovative. Christopher Silver, Twentieth Century Richmond (Knoxville, TN: University of Tennessee Press, 1984), 122.

77. O'Brien, "Factory, Church, and Community," 509.
78. Burrell, "The Negro in Insurance," *HNC 1905*, 13.
79. For a review of founding dates, types of organizations, and places in the South, such as Baltimore and New Orleans (home of the famous Brown Society), where they could meet more freely than in Virginia, see August Meier and Elliott Rudwick, *From Plantation to Ghetto* (New York: Hill & Wang, 3rd ed., 1976 [orig 1966]), 99–109. An early, classic treatment is Monroe N. Work's "Secret Societies as Factors in the Social and Economic Life of the Negro." *Forward* 1: 3 (Jan.-Feb. 1917), 26–36.
80. O'Brien, "Factory, Church, and Community," 535.
81. An excellent summary description can be found in Neary's "Some Aspects of Negro Social Life," 105–19.
82. "The Effect of Secret and Benevolent Societies Upon the Life of the Race," in I. Garland Penn, ed., *The United Negro: His Problems and His Progress* (New York: Negro Universities Press, 1969 [1902]), 191.
83. Baltimore was known as a city of African American societies. A major account, Jeffrey R. Brackett's *Notes on the Progress of the Colored People of Maryland* (Baltimore, MD: John Murphey & Co., 1890) does not mention St. Luke, which compared to the Galilean Fishermen or the Samaritans was very small.
84. *Fiftieth Anniversary—Golden Jubilee: Historical Report of the R.W.G. Council, I.O. of St. Luke, 1867–1917* (Richmond, VA: Everett Waddey, 1917), 5. Hereafter cited as *Fiftieth Anniversary*. Another St. Luke group that claimed to be the "real" one in Virginia gave the founding date as 1864 in "Supreme Council Explains," *Richmond Planet*, 2 September 1899; "Grand Council Speaks," *Richmond Planet*, 16 September 1899. I assume the date was an error.
85. J. Thomas Hewin, "Memorandum as to the Independent Order of St. Luke in the United States of America," undated, MLW Papers.
86. Amanda S. Williams, "Grand Chief's Address," in *52nd Anniversary and First Biennial Session of the R.W.G. Council, I.O. St. Luke*, August 18–20, 1919 (compiled by Lelia Williams), 7. No publication information, but undoubtedly Richmond, VA: St. Luke Press, 1919, MLW papers. Hereafter referred to as *IOSL 1919 Convention*.
87. Charles E. Wynes, *Race Relations in Virginia, 1870–1902* (Totowa, NJ: Rowman and Littlefield, 1971).
88. This account is based on Chesson, "Richmond's Black Councilmen," 191–222.
89. To set this figure into a statewide context, see Luther P. Jackson's *Office Holders in Virginia, 1865–1895* (Norfolk, VA: Norfolk Guide Quality Press, 1945). See also Chesson, *Richmond After the War*, 97, for the statement that more Richmond blacks held office in the state and federal government than the city.

90. Chesson, "Richmond's Black Councilmen," 192. There is controversy over where the name Jackson Ward came from. Chesson cites a tract of land included in the ward that was owned by a man named Jackson.
91. Ibid., 214.
92. V. Dabney, *Richmond*, 227–29.
93. The story of Mahone, the Readjusters, and the black community periodically captures people's imaginations. The fullest source is James T. Moore's *Two Paths to the New South* (Lexington, KY: University of Kentucky Press, 1974) and his "Black Militancy in Readjuster Virginia," *Journal of Southern History* 41 (May 1975). Other sources are James Hugo Johnston, "The Participation of Negroes in the Government of Virginia, 1877–1888," *Journal of Negro History* 14 (July 1929): 255–56; Carl Degler, "Black and White Together: Bi-Racial Politics in the South," *Virginia Quarterly Review* 47 (May 1968): 421–24; Rabinowitz, *Race Relations*, 299–300. For an analysis of Mahone's motives, see Edward Albert Arrington's "Blacks and the Readjuster Movement of William Mahone, 1877–1885" (Master's thesis, Virginia State College, 1979). Rachleff connects Readjusterism, the Knights of Labor, and the black popular movement in *Black Labor*, 86–108.
94. Arnold H. Taylor, *Travail and Triumph: Black Life and Culture in the South Since the Civil War* (Westport, CT: Greenwood Press, 1976), 25–32.
95. Rabinowitz, *Race Relations*, 299–301.
96. Chesson, "Richmond's Black Councilmen," 214.
97. I did not find the Drapers in Powhatan County records, but they would repay further search. The story that Elizabeth Van Lew freed Maggie Walker's mother is so persistent that it requires careful additional checking.
98. Draper-Turner marriage, Marriage Register #1, 93, VSL.
99. *Richmond City Directory* 1909, 1910. Manuscript Census, Richmond City, 1910.
100. Tombstone, Walker Plot, Evergreen Cemetery, Richmond, VA. W. P. Dabney refers to Aunt Sarah in "A Tribute to a Friend," 221.
101. *Richmond City Directories* 1879–80, 1881, and passim; Manuscript Census, Richmond City, 1880.
102. Tombstone of John W. Draper, Walker Plot, Evergreen Cemetery.
103. A short history of the house is given in Meagher, *History of Education*, 118–19.
104. There are many accounts of Elizabeth Van Lew's exploits, frequently romanticized considerably beyond the available data. A good basic biography appears in Edward T. James, ed., *Notable American Women* (Cambridge: Bellnap Press of Harvard University, 1971); James H. Bailey, "Crazy Bet, Union Spy," *Virginia Quarterly*, Spring 1952; in James D. Horan, *Desperate Women* (New York, 1952), 124–68; and in her obituary in the *Richmond Dispatch*, 25 September 1900.
105. Manuscript Census, Richmond City, 1870, 1880, 1890.
106. For examples of sources suggesting several families who are proud to have remained Elizabeth Van Lew's friends, see Meagher, *History of Education*, 119, and interview with Mrs. Kitty Dennis, Richmond Oral History Association, Church Hill Project, James Cabell Library, Virginia Commonwealth University,

Richmond. See also Malvern Hill Omohundro, *The Omohundro Genealogical Record* (Staunton, VA: McClure Printing Co., 1950–51), 649–59.

107. *Richmond Dispatch*, 25 September 1900.
108. A note for the hiring of Carolina, a slave, in 1852 as a cook and a receipt for one thousand dollars paid for Louisa may be found in Elizabeth Van Lew's Scrapbook 1845–97, Van Lew Collection, Virginia Historical Association, Richmond, VA. Hereafter VHS.
109. Elizabeth Van Lew's papers in the Van Lew Collection, Manuscript Division, New York Public Library, refer only to Negroes in general. The person who must be Mary Bowser is simply "a colored girl."
110. Chesson, *Richmond After the War*, 160; "A Remarkable Woman," *Richmond News-Leader*, 18 December 1934 (reprinted in *Richmnod Planet*, 22 December.
111. A colored postcard of the Van Lew House in the MLW Papers is labeled "my birthplace," and a similar reference is made in MLW's 1925 Diary on 21 August.
112. Meagher, *History of Education*, 118–19.
113. Omohundro, *Genealogical Record*, 653.
114. Ezekiel, Herbert T., "Afternoon Papers Here Came After War Between States," *Richmond News Leader*, 19 December 1935, Newspapers: *Dispatch*, Vertical File, Valentine Museum, Richmond, VA. Hereafter cited as VM.
115. Bruce Chesterman, "Progress Dooms Another Landmark," *Richmond Dispatch*, Sunday Magazine Section, 13 January 1935, Newspapers: Richmond, VA History, Vertical File, VM. This article is about the razing of the old *Dispatch* building, but contains a description of Cuthbert.
116. 1925 Diary, 20–21 August, MLW Papers.
117. "Ballard House Guest Register #39, September 1866–May 2, 1969," Exchange Hotel and Ballard House Collection, VHS. The name Cuth E. appears as sixth on a list of eight names on an unlabeled paper, Van Lew Papers, New York Public Library, undated. The names are preceded by a number, Cuth E. by 198, and followed by what is clearly a sum of money, 5. This page is with the draft of an article "in response to a newspaper article entitled, "Men and Monopolists," in which she was mentioned as a woman in office. An important record of her work as a spy, her service as postmaster in Richmond,Va., her desire for the ballot, etc. Written after 1885." Intriguing.

    The obituary of Col. W. Dallas Chesterman in the *Richmond Times-Dispatch* of 31 May 1904, 8, noted that among the men who worked on the *Examiner* in the immediate post-Civil War period was Eccles Cuthbert. No confirmation was attainable.
118. To be strictly accurate, he is listed as a correspondent with no paper affiliation from 1882–83 to 1889 when he is again listed as correspondent to the *Herald*. His address varies only one year (1885) when it is given as 913 Bank Street.
119. "The Idle Reporter" Collection from the *Richmond Dispatch*, Vol. 2, article 44, 1900–1901, Evan Chesterman Collection, Virginia Historical Association. The use of the present tense would suggest that Cuthbert was still alive in 1900.
120. Frank Luther Mott, *American Journalism: A History, 1690–1960* (New York: MacMillan Co., 1962).

121. Oswald G. Villard, *Some Newspapers and Newspapermen* (Freeport, NY: Books for Libraries Press, 1971 [1923]). Lower figures are given elsewhere.
122. Frederic Hudson, *Journalism in the United States, 1690–1872* (New York: Haskell House, 1968), 715. No name is given. Hudson, the managing editor, ran the paper after Bennett the Younger expatriated to France.
123. Richard Kluger, *The Paper: The Life and Death of the New York Herald Tribune* (New York: Alfred A. Knopf, 1986), 99. The Civil War Section (99–102) is the only enthusiastic one on the *Herald* in the book.
124. *Richmond City Directory* 1891.
125. V. Dabney, *Richmond*, 268.
126. *Richmond City Directory* 1895–96.
127. Joseph Bryan to E. Cuthbert, June 10, 1895, Joseph Bryan Letterbook 1895 Apr.-Dec. 21, Joseph Bryan Collection, VHS.
128. *Washington City Directories* for 1896, 1897, 1898, 1899; *Richmond City Directory* 1898. A holograph press card for E. Cuthbert, *Richmond Dispatch*, is in the collection for the Republican Party, Va. 1896–26, Section 11, Folder 811–818, Press Passes, VHS. The owner of the boarding house was determined from a District of Columbia plat map in the Washingtoniana Room, Martin Luther King Library, Washington, D.C.
129. Bruce Chesterman, "Progress Dooms," *Richmond Dispatch*, 13 January 1935.
130. *Washington City Directory* 1896, 1897; *Richmond City Directory* 1897. Having always been E. Cuthbert, he becomes Echols Cuthbert in 1898 and 1899. This is probably a result of the telephone, since everywhere else his name is written as Eccles. Eccles is a well-known Protestant Irish name.
131. Virginia does not allow access to vital records, most particularly death records, to anyone but family members which is hard to prove in this case. A death certificate search in the District of Columbia was negative as was a will search in Virginia and D.C. Searches of the New York and Philadelphia directories after 1899 failed to show a Cuthbert.
132. If Cuthbert did die in 1899, it is possible that Maggie Walker received some money from him that helped launch her St. Luke executive career. This suggestion is frequently made in Richmond today. His continuous residence in hotels and boarding houses, while more customary then, does not, however, suggest that he was a man of property.
133. 1925 Diary, 20–21 August, MLW Papers; Oral History Interview of Maggie Laura Walker Lewis by Diann Jacox, 18 April 1981, MLW House Collection. There may be a reason why the *Dispatch* account of Maggie Mitchell's graduation (16 June 1883) appeared on the front page.
134. W. P. Dabney, *Maggie L. Walker and the I. O. of St. Luke: The Woman and Her Work* (Cincinnati, Ohio: Dabney, 1927), 24.
135. Joseph J. Boris, ed., Vols. 1, 2 (New York: Who's Who in Colored America Corporation, 1927, 1928–29), 210, 379. Thomas Yenser, ed., Vol. 3 (New York: Thomas Yenser Publisher, 1930–32), 439.
136. Sadie Daniel St. Clair, "Maggie Lena Walker," *Notable American Women, 1607–1960*, Vol. 3., 530–31.

CHAPTER TWO

1. Manuscript Census, Richmond City, 1880 (aet. 16), 1900 (aet. 34, born July 1865), 1910 (aet. 44). Understandably, no *City Directories* were published for the years 1861–66.
2. City of Richmond Marriage Register #1, VSL, 129. 1925 Diary, 21 August, MLW Papers.
4. D. Webster Davis, an 1878 Normal School graduate, did odd jobs and worked as a domestic servant for two years before he attained the age which qualified him for teaching school. It was possible to waive the age requirement if someone "stood for you" as the uncle of the well-known educator Virginia Randolph did when she graduated at 16, but there is no evidence that anyone did this for Maggie Walker. Owens, "The Development," 59–60, 62; Joan R. Sherman, "Daniel Webster Davis: A Black Virginia Poet in an Age of Accommodation," *Virginia Magazine of History and Biography* 81 (1973): 457; Lotte Davis Harrison, "Daniel Webster Davis," *Negro History Bulletin* 18 (December 1954): 55.
5. In "A Woman Banker," *In the Vanguard of a Race* (New York: Council of Women for Home Missions and Missionary Educational Movement of the United States and Canada, 1922) 109, Lily Hammond states that Walker was 18 when she graduated from high school, but gives no source. The question of the correct birth date would be trivial if the years did not involve slavery and the Civil War.
6. Gutman, *The Black Family*, 189.
7. W. P. Dabney, *Maggie L. Walker*, 26.
8. *Fiftieth Anniversary*, 71.
9. The 1880, 1900, 1910 Manuscript Censuses, Richmond City, indicate that Elizabeth Mitchell's birth date falls between 1848 and 1851.
10. 1925 Diary, 20–21 August, MLW Papers.
11. No documentary confirmation that either Draper or Mitchell worked for the Van Lews was found (other than Maggie Walker's reports), but there is no reason to doubt it.
12. Richmond City Marriage Register #1, 129. William Mitchell's mother and father are listed as Ned Pegram and Susan Mitchell.
13. Manuscript Census, City of Richmond, 1860 and 1870.
14. Richmond City Marriage Register #1, 129. William Mitchell's tombstone, Walker Plot, Evergreen Cemetery, has him born in 1840.
15. Dabney, *Maggie L. Walker*, 22 (Dabney tells the story that a "nearby alley" was called Maggie Mitchell's because her mother often found Maggie and her brother there and "helped" them home with a length of clothesline, 29.) She used the address 315 N. 13th St. when she first listed herself as a teacher in the 1886–87 *Richmond City Directory*, presumably as a euphemism since an alley address did not accord with her new status. When they moved has not been documented. William Mitchell first appears in the *City Directories* in 1871–72 with an address of 15th and Locust Alley, occupation waiter. That address was

also listed the subsequent year, and thenceforth he used the address of the St. Charles Hotel, 1500 Main—see *Richmond City Directories* 1871–72 through 1876–77. It is possible that the Mitchell family lived for a brief time in Locust Alley. That would have been difficult since it was the heart of Richmond's red light district.

16. Dabney, "Rough Autobiographical Sketch," 20–21, Cincinnati Historical Society.
17. Muriel Branch and Dorothy Rice, *Miss Maggie: A Biography of Maggie Lena Walker* (Richmond, VA: Marlborough House, 1984), 31–33. This book was written for children.
18. Dabney, *Maggie L. Walker*, 22, 26.
19. "Old St. Charles to Go," *Richmond Dispatch*, n.d., Vertical File, St. Charles Hotel, VM. The hotel was torn down to make way for the Chesapeake and Ohio and Richmond, Petersburg, and Carolina depot. A short history of the Ballard and Exchange Hotels on the occasion of their sale ran in the *Richmond Dispatch*, 22 March 1896, Vertical File, Exchange and Ballard Hotels, VM.
20. Dabney, *Maggie L. Walker*, 26. In 1989, the Maggie L. Walker House Collection, National Park Service, received photographs of Mitchell and his sister from a granddaughter of the latter.
21. Manuscript Census, Richmond City, 1880 (aet. 10); Family Bible (age 24 at death in 1894); Tombstone, Walker Plot, Evergreen Cemetery, born 1870.
22. Dabney, *Maggie L. Walker*, 27.
23. Bureau of Vital Statistics, Deaths, Richmond City 1873–1886, Reel 36, p. 207, line 954 (collected by Park Ranger Celia Suggs).
24. The rumor, heard in today's Richmond, that the nearby medical students had something to do with Mitchell's death probably derives from a reputation based on their sinister nineteenth-century habit of obtaining their cadavers from black graveyards (see *Virginia Star*, 16 December 1882).
25. Dabney, "Rough Autobiographical Sketch," 24, tells how his grandmother continued "working out" despite his mother's disapproval, but the Dabney family also took in boarders which ranks as a home industry.
26. Gutman, *The Black Family*, 443, 628–32; Claudia Goldin, "Female Labor Force Participation: The Origin of Black and White Differences, 1870 and 1880," *Journal of Economic History* 37 (March 1977), 92, passim; Jacqueline Jones, *Labor of Love, Labor of Sorrow: Black Women, Work, and the Family from Slavery to the Present* (New York: Basic Books, 1885), 360–71, n. 79.
27. Jones, *Labor of Love*, 56–57, 111, 125–26; Sterling, *We Are Your Sisters*, 355–72.
28. Activist laundress associations that engineered strikes in Jackson, Mississippi in 1866 and Atlanta in 1887 were not able to change conditions much.
29. United States Census Bureau, *Statistics of the Population of the United States 1870* (Washington, D.C.: Government Printing Office, 1872), 797.
30. Jones, *Labor of Love*, 125.
31. Elsa Barkley Brown, "Mothers of Mind," *Sage* 6 (Summer 1989): 7.
32. "Nothing But Leaves," Addresses 1909, MLW Papers. In addition to hearing women discussing community affairs, there are other reasons that helping in the

laundry business should not be seen as wholly negative. W.P. Burrell, for many years Secretary of the True Reformers, said he made very valuable business contacts while picking up and delivering clothes for his mother, something he continued to do into his twenties. See William Patrick Burrell and D.E. Johnson, Sr., *Twenty-five Years History of the Grand Fountain of the United Order of True Reformers, 1881–1905* (Westport, CT: Negro Universities Press, 1970 [1909]), 499.

33. Mary Church Terrell, "A Negro Washerwoman's Daughter Becomes a Successful Bank President," *Richmond Planet*, Illustrated Feature Section, 8 February 1930. (Also typescript Mary Church Terrell Papers, MSRC entitled "One Woman Banker Among Fifteen Million People.") The article was accepted for publication in the *Boston Globe* (Lawrence L. Winslup to Mary Church Terrell, 12 July 1929, Mary Church Terrell Papers, Library of Congress (hereafter LC), Reel 6, Frame 547), but does not seem to have appeared (Globe Library to Howard University MLW Biography Project, 30 May 1984).
34. Personal communication from Park Ranger Celia Suggs, Maggie L. Walker Historic Site.
35. *Richmond City Directory* 1879–80, 119; 1881, 140.
36. Manuscript Census, Richmond City, 1880; W. P. Dabney in "A Tribute," 216, 221 calls Little Ed a cousin. It is unclear what happened to either Frederick or Ed. There are too many Frederick Drapers to trace accurately and Edward disappears.
37. Gutman in *The Black Family* discusses at length extended (meaning based on kinship) and augmented (meaning containing non-kin boarders or apprentices) households, 443–50, 632–33, n. 9. This classification appeared originally in Andrew Billingsley, *Black Families in White America* (Englewood Cliffs, NJ: Prentice Hall, 1968), 19–21. See also Jones, *Labor of Love*, 110–24.
38. Dabney, a classmate, said he was seven when he entered school, which since his birth date was 4 November 1865 must refer to 1872, "Rough Autobiographical Sketch," 14–15; this is confirmed in "High Spots in the Life of Wendell P. Dabney," *Cincinnati Union*, 12 November 1931, in which he writes that he was 17 when he graduated in 1883. Benjamin P. Vandervall wrote that Walker entered school with him in 1870, and explained that he graduated before she did because, like many people, she had to drop out for a time for financial reasons (Vandervall to Hattie N. F. Walker, 15 September 1947, MLW Papers). No external confirmation was found.
39. The Lancasterian system consisted of streamlined rote learning run by monitors who had themselves just completed the course, *Encyclopedia Brittanica*, 11th ed., s.v. "Lancaster, John."
40. Richmond Education, Vertical File, University of Richmond Library; *Annual Report of the School Board of the City of Richmond, 1870–71* (Richmond, VA: Evening News Steam Press, 1872), 4.
41. Dabney, "Rough Autobiographical Sketch," 8.
42. *Seventh Annual Report of the School Board of the City of Richmond, 1874–75* (Richmond, VA: W.H. Wade & Co., 1876), 55.

43. Owens, "The Development," 23.
44. Ibid., pages 36, 40–47, compiled from annual reports of the School Board charts the shifting courses of study as the Board tinkered with the number of years required; pages 79–83 list the specific textbooks for the various levels with the changes made throughout the period.
45. *1874–75 School Board Report*, 39.
46. Owens, "The Development," 51–54, 82–83.
47. Probably because of redistricting, see Dabney, "Rough Autobiographical Sketch," 30, 32.
48. Owens, "The Development," 15, 21–22.
49. An article in the Virginia Star, 9 September 1877, described a large assembly room on the first floor, three classrooms above and eight rooms in the Manly building, and bemoans the lack of toilets.
50. Owens, "The Development," 21.
51. The Star was a leading advocate of black teachers for black students, e.g. 9 December 1882; and a publicist for Navy Hill, e.g. 18 November 1882.
52. Lester J. Cappon, Virginia Newspapers 1821–1935 (New York: D. Appleton Century Co., 1936), 190. Peter Woolfolk was also cashier of the Virginia Building & Savings Company, "IN UNION THERE IS STRENGTH." An advertisement urging churches, institutions, and societies to deposit money to "aid us in promoting industry among our people" appeared in the Virginia Star, 8 September 1877, Reel 2, Miscellaneous Newspapers, MSRC.
53. "Reunion of Old Pupils," 29 July 1906, Leigh Street Methodist Church, Addresses 1909, MLW Papers.
54. O.M. Stewart to Maggie L. Walker, 9 April 1908, MLW Papers. Also see Stewart to Walker, 22 December 1905, MLW Papers.
55. Mansfield, "That Fateful Class," 372.
56. See e.g. Alvin White, "I Remember Maggie Walker," Sepia (December 1977): 58.
57. The phrase "happy, thoughtless, childhood days" is one Walker used in her speech "The Sunday School," Addresses 1909, MLW Papers.
58. Ryland, "Origins and History," 258.
59. The 400 figure is from FABC Minutes II, 256, while the 800 figure is from "The Sunday School," Addresses 1909, MLW Papers.
60. W. Henderson Brooks, "The Great Revival in Richmond." Religious Herald 13:26/51:26 (1878): 1.
61. The other three were her mother, Lizzie Knowles, and Rev. Holmes (1925 Diary, 4 June 1925).
62. White, "I Remember," 60.
63. Richmond Planet, 4 January 1890.
64. Brooks, "Great Revival," 1. There is an undated photograph showing such a mass baptism in the James River in the Valentine Museum Collection. It was used as the cover for E. Hatcher Crenshaw, Harry Davis, Jr., and Edwin Slipak, Jr., Mine Eyes Have Seen the Glory: Faith, Struggle, and Growth in Richmond

Since 1619 (Richmond, VA: Jefferson Publishing, 1987). For a description of the probable clothes worn and the ceremony, see Branch and Rice, Miss Maggie, 41–44.

65. FABC Minutes II, 77, 82, 88, 92.
66. Ibid., III, 75.
67. Ibid., II, 255.
68. Ibid., 126.
69. Dr. J.G. Holmes to Maggie L. Walker, 25 March 1908, MLW Papers.
70. Interview of Mrs. Rosa Wilkerson by Akida Mensa, 30 March 1982, Church Hill Oral History Collection, Cabell Library, Virginia Commonwealth University, Richmond, VA.
71. "The Sunday School," Addresses 1909, MLW Papers.
72. Rachleff, Black Labor, Chapter 1.
73. Fiftieth Anniversary, 8.
74. Ibid., 6. Forrester's address was 22 W. Leigh.
75. Ibid., 7.
76. Richmond Planet, 25 September 1897, 9 September 1899, 16 September 1899. The Virginia councils of this Order broke away at the end of the 1890s and formed still another St. Luke run from Virginia. In 1899, there were 3 Maryland and 5 Virginia councils in what from Walker's point of view can be seen as a shadow St. Luke. None of this story appears in the Fiftieth Anniversary history of St. Luke.
77. There are several accounts of lively ritual precedence fights based on copyright possession, especially between white and black fraternal counterpart organizations—see e.g. Charles E. Dickerson, II's "The Benevolent and Protective Order of the Elks and the Improved Benevolent and Protective Order of Elks of the World: A Comparative Study of European and Afro-American Secret Societies" (Ph.D. dissertation, University of Rochester, 1981).
78. Fiftieth Anniversary, 6; W.M.T. Forrester, comp., Ritual of the Independent Order of St. Luke (Richmond, VA, 1877) and W.M.T. Forrester, comp., Degree Ritual of the Independent Order of St. Luke (Richmond, VA, 1894). Both of Forrester's ritual books at some point found their way into the Virginia State Library in violation of the most basic secret society tenet. An extended analysis of the St. Luke rituals and accompanying symbols that argues strongly for African connections may be found in Betty M. Kuyk's "The African Derivation of Black Fraternal Orders in the United States," Comparative Study of Society and History 25 (1983), 559–92.
79. Virginia Star, 9 December 1882. An Odd Fellows banquet in Richmond which the author attended in October 1986 included a substantial floral arrangement in memory of the Forrester family.
80. Fiftieth Anniversary, 7.
81. Rachleff, Black Labor, 19, 99, 103.
82. Fiftieth Anniversary, 7–8.
83. Dabney, Maggie L. Walker, 32.

84. It was incorporated in 1883, and established a $100 endowment fund in 1903. See The United Order of Tents of J. R. Giddings and Jolifee Union, pamphlet, n.d., MLW Papers.
85. New York Globe, 9 June 1883. A history of Tents is in the process of being compiled. The organization is still very much a going concern.
86. Rachleff, Black Labor, 247–48.
87. This account is based on the two major sources on W.W. Browne: D. Webster Davis, The Life and Public Services of Rev. Wm. Washington Browne (Philadelphia: AME Book Concern, 1910), 35–36, 47, 54–57, and W.P. Burrell and D.E. Johnson, Sr., Twenty-five Years History.
88. There are several documented cases of light-skinned blacks enlisting in white regiments as white men, so I assume this is another such case.
89. The whiskey ring was the name given to the longtime conspiracy between distillers and internal revenue service officials to evade the excise tax on liquor imposed during the war. See e.g., Bernard Bailyn, et al., The Great Republic: A History of the American People (Boston: Little, Brown and Co., 1977), 805.
90. Davis, The Life, 58.
91. Ibid., 62.
92. Burrell and Thompson, Twenty-five Years History, 64, 69.
93. Peter Woolfolk was an early associate of Browne's and served as Secretary of the Grand Fountain until W.P. Burrell was appointed in 1884 to the job he held until the organization failed in 1911. Burrell was a schoolboy when he became Browne's principal assistant. He married Mary Cary (a classmate of Maggie Mitchell) who was also prominent in the society.
94. Burrell and Thompson, Twenty-five Years History, 72.
95. All black high schools in the South were founded as Normal Schools with the paradoxical result that blacks had trained teachers before whites—see Mansfield, "That Fateful Class," 345. The school's name was changed to Colored Normal and High School in 1886, three years after Maggie Walker graduated.
96. Owens, "The Development," 16, 26–28.
97. New York Globe, 5 May 1883 (internal evidence shows that this article was written by T. Thomas Fortune); see also Dabney, "Rough Autobiographical Sketch," 32.
98. New York Globe, 5 May 1883. Given a graduating class of 10–15, these numbers are hard to credit.
99. Richmond Branch, Freedman's Bank, M816, Reel 26, Record 1678, National Archives. Walker thought so much of Knowles that she saw to it a photograph of her teacher was included with those of the family in Dabney's Maggie L. Walker. D. Webster Davis describes the teachers of his day and Lizzie Knowles in his poem "Old Normal," in 'Weh Down Souf (Cleveland: Helman-Taylor Co., 1897), 93.
100. New York Globe, 3 May 1883. The Richmond Dispatch, 16 June 1883, reported there were three teachers.
101. Virginia Star, 18 November 1882.

102. New York Globe, 5 May 1883.
103. Dabney, "Rough Autobiographical Sketch," 9–10.
104. B. P. Vandervall to Hattie N. F. Walker, 15 September 1947, MLW Papers. He wrote that attrition was due mainly to financial exigencies, resulting in graduating classes of 10–15.
105. Owens, "The Development," 51–54, 82–83.
106. Dabney, "Rough Autobiographical Sketch," 74.
107. He signed himself Reub. This was undoubtedly R.T. Hill.
108. New York Globe, 26 May 1883.
109. Ibid., 2 June and 7 July 1883.
110. e.g., *Virginia Star* publishers Peter Woolfolk, O.M. Stewart, A.V. Norrell, and minister D. Webster Davis.
111. Dabney, "Rough Autobiographical Sketch," 107.
112. Later a lecture room to hold 3,000 was built in the basement.
113. FABC Minutes II, 7 May 1883, 226–27.
114. FABC Minutes II, 6 November 1882, 213–14.
115. *New York Globe*, 23 June 1883.
116. Dabney, "Rough Autobiographical Sketch," 108–9.
117. *New York Globe*, 23 June 1883.
118. There are two accounts of Maggie Mitchell's graduation: a front-page account in the *Richmond Daily Dispatch*, 16 June 1883, that gives a programmatic run-down and commentary, and one in the *New York Globe* for 23 June 1883 that discusses the location controversy and picks out a few aspects, notably Caroline Hill's essay and John Holmes's valedictory, to emphasize.
119. *Richmond Daily Dispatch*, 16 June 1883.
120. *New York Globe*, 11 August 1883.
121. It has not proved possible to identify "The Law of Death." Given Maggie Walker's values, it would be appropriate if it referred to Ruskin's concept that competition, as opposed to cooperation, was a Law of Death (*Unto This Last*, Essay III, #54).
122. *New York Globe*, 23 June 1883
123. This is documented from years of FABC minutes and newspaper accounts.

CHAPTER THREE

1. The photograph by an unknown studio is undated, but probably was taken on the occasion of her high school graduation or marriage. It is one of a set including Elizabeth Mitchell.
2. The term elite, referring to a status category, is used to avoid the difficulties of applying the concept middle class to people living under the hard ceiling of oppression.
3. *New York Globe*, 23 June 1883.
4. Rachleff, *Black Labor*, 112.

5. *New York Globe*, 9 June 1883. There was another Maggie Mitchell, Maggie E. Mitchell, in Richmond at this time, but Maggie L. gives a reading at Acme the following year, so it seems reasonable to assume this was she.
6. *New York Globe*, 1883–84 passim.
7. Ibid., 12 April 1884.
8. Rachleff, *Black Labor*, 113. For a discussion of the use of organizations for adult education, see Lillian S. Williams, "Black Communities and Adult Education: YMCA, YWCA, and Fraternal Organizations," in Harvey Neufeldt and Leo McGee, eds., *Education of the African American Adult: An Historical Overview* (Westport, CT: Greenwood Press, 1990) 135–62.
9. *New York Globe*, 29 September 1883.
10. Ibid., 8 March 1884.
11. There were difficult times. For instance, the Finance Committee of the School Board asked the City Council for $11,000 to pay teachers in Nov.-Dec. 1884, hoping that the State would come through for Jan.-Feb. Richmond City School Board Minutes, 24 September 1884, VSL. The Richmond City School Board Payroll Book records no payments to Valley School for November through March 1884–85. See also "Richmond News," in the *New York Globe*, 7 March 1885, for comments on the fact that teachers were not getting paid; and on 14 March, for the news that they had been.
12. *Virginia Star* and *Richmond Planet*: Woolfolk, Stewart, Mitchell, D. Webster Davis.
13. Dabney, "Rough Autobiographical Sketch," 35.
14. These institutes, conferences, and Reading Circles were also crucial to developing curricula (including history). Anne Field Alexander in her biography of John Mitchell, Jr. expressed puzzlement that he attended a VEHA conference after he had been fired as a teacher. "Black Protest in the New South: John Mitchell, Jr. (1863–1929) and the Richmond *Planet*," PhD Dissertation, Duke University, 1973, 104. This valuable work is being published in 1994. Walker attended a VEHA conference in 1899 ("St. Luke Brevities," *Richmond Planet*, 29 July 1899), long after she ceased being a teacher.
15. Rabinowitz, "Half a Loaf," 588.
16. *Richmond Daily Dispatch*, 16 September 1883. *New York Globe*, 7 July 1883.
17. Richmond City School Board, Payroll Books, VSL.
18. Richmond City School Board Minutes, VSL.
19. *New York Globe*, 10 May 1884; 5 July 1884.
20. Ibid., 17 May 1884.
21. "Ousting the Colored Teachers from Richmond's Schools," *New York Globe*, 5 July 1884; also 19 July.
22. *New York Globe*, 29 September 1883.
23. Ibid., 29 March 1884. The second paper was read at Valley School by Miss Ida Hall.
24. Ibid., 5 April 1884.
25. Ibid., 23 June 1884.
26. Dabney, *Maggie L. Walker*, 29.

27. Bureau of Vital Statistics: Marriages Richmond City, 1878–1886 (Reel 68), 69.
28. *Richmond City Directories*, 1886–87, 1888.
29. 1925 Diary, MLW Papers. Dr. Dismond was black and had earned his medical degree from Howard University (*New York Freeman*, 13 December 1884); the other two physicians were white.
30. The dates are from the Walker Family Bible Notes, MLW Papers. No tombstone for little Armstead has been found in the Walker plot at Evergreen, but the gravesite is so overgrown that a small, flat headstone, such as was used for infants, could have been missed.
31. His death is noted in the FABC Minutes, Vol. II, 544, on 4 May 1894. It is not known how long he lived with the Walkers—he is never listed in the *City Directories*.
32. Manuscript Census, City of Richmond, 1900, 1910. In 1900, her age is given as 15 (Russell was 10 and Melvin 2).
33. "The Walker Trial," *Richmond Planet*, 20 November 1915, 7.
34. The 1893–94 *City Directory* shows them at 3rd Street; the 1894–95 one at 7th Street.
35. Family Bible Notes, MLW House.
36. She was working intensively not only for the new St. Luke Juvenile Division, but with the St. Luke Association.
37. Mary White Ovington, *Portraits in Color* (New York: Viking, 1927), 134.
38. *Richmond Planet*, 20 March 1890. In an outing to Staunton, VA., Richmond Patriarchie 6, led by Armstead Walker, Jr. headed a parade that included a full brass band. Ibid., 22 August 1891.
39. Ibid., 2 February 1895, 4, mentions Armstead Walker in a Knights of Pythias function. This reference may be to his father.
40. *Fiftieth Anniversary*, 71.
41. M.S. Stuart, *An Economic Detour: A History of Insurance in the Lives of American Negroes* (New York: Wendell Malliet and Co., 1940; New York: Johnson Reprint Co., 1970), 230–38, including 4 unpaginated pages of 18 portraits following 230. Following 214 are 3 unpaginated pages showing 6 buildings associated with Southern Aid including the small house where the organizational meeting was held. Also pictured is the first home office, a frame house at 527 North Second Street. Other discussions of the history of the organization and its philosophy are two articles in the *Crisis*, "An 'A-Plus' Insurance Company" 47 (1940), 78–79; and "The Southern Aid Society of Virginia, Inc." 48 (1941), 122–23.
42. E.g. Interview of Daniel R. Perkins, Jr. by Gail Bowman, MLW House Collection.
43. *Encyclopedia Britannica*, 11th ed., *s.v.* "insurance." Rate variation and the availability of insurance to blacks will be discussed in the St. Luke material.
44. Stuart, *An Economic Detour*, 233–36. See also [William S. Sampson, Jr.], "B.L. Jordan: He Never Looked Back," *Richmond Quarterly*, 3 (1980): 35–36.
45. The first woman, Maggie Walker, was appointed to the Southern Aid board in the thirties. She did not start a trend.

46. Stuart, *An Economic Detour*, 229–30.
47. *Fiftieth Anniversary*, 55.
48. Burrell and Johnson, *Twenty-five Years History*, 74. See also the advertisement in the *Richmond Planet*, 12 June 1886, for a detailed explanation of how the organization worked.
49. Burrell and Johnson, *Twenty-five Years History*, 77.
50. Ibid., 85, 116. The rival bank claiming to be the first was the Capital Savings Bank of Washington, D.C. It is a question of whether True Reformers was first because their charter date was first, or whether the Capital Savings Bank was first because it opened first. In neither Richmond nor Washington is this a difficult choice. The True Reformer Bank opened on April 3, 1888, in Browne's home at 105 W. Jackson. Davis, *The Life*, 116.
51. Burrell and Johnson, Twenty-five Years History, 152.
52. Ibid., 128 (picture of concert hall), 184 (unpaginated picture of store).
53. Ibid., 216.
54. Ibid., passim.
55. Ibid., 199.
56. "True Reformers' Rally," Richmond Planet, 23 May 1891.
57. Burrell and Johnson, Twenty-five Years History, 123. It is therefore safe to assume that it was the True Reformers who led the parade that went past Elizabeth Van Lew's house.
58. Ibid., 202–6. Quotation is from 204. This is sometimes discussed as selling the copyright of the ritual (cf. Richmond Planet throughout April 1896). Davis in The Life, says that the $50,000 was later reduced to $40,000, but that the affair had been very divisive (175–76). Davis also notes (176) that Browne's salary at the time of his death was $1,800 a year.
59. Burrell and Johnson, Twenty-five Years History, 231. There is no mention of Maggie Walker in connection with the funeral.
60. Richmond Planet, particularly issues of April 1896.
61. Ibid., 27 December 1897. It is unclear whether this figure includes juveniles.
62. "W. W. Brown[e]-Financier," Addresses 1909, MLW Papers. There is no indication of the date this was delivered except that she identifies herself as the executive head of a fraternal, so that it must be after August 1899. The occasion would appear to be a memorial for W. W. Browne held in True Reformers Hall.
63. The St. Luke figures are from Fiftieth Anniversary, 9; those on the Reformers from an advertisement in the Richmond Planet, 12 June 1886.
64. Fiftieth Anniversary, 9.
65. Just as the Reformers used the date of the fall of Richmond for their special day, St. Luke, very confusingly, celebrated a Thanksgiving Day every Easter Sunday.
66. Both the Fiftieth Anniversary history and the Past Right Worthy Grand Chiefs' Memoirs (Richmond, VA: St. Luke Press, 1931) omit the years 1890–94 because there are no records. However, in Fiftieth Anniversary, Maggie Walker, Leah Lynch, and Annie Valentine, the three members of the committee who crafted the Juvenile Department, are described as P.R.W.G.C.'s (16). Therefore, despite the puzzling omission from official Order histories, there is no reason to doubt

Walker's positions as given in her own list in Journal of Proceedings of the Fifty-Eighth Annual and Fourth Biennial Session of the R.W.G. Council, I.O. of St. Luke and Matrons' Conference of the Juvenile Department, August 17–20, 1925, New York City (Richmond, VA: St. Luke Press, nd), 60–61. Hereafter cited as IOSL 1925 Convention. All St. Luke documents are from the MLW Papers unless otherwise noted. She repeated the same list in Thirty-Second Annual Report, Right Worthy Grand Secretary-Treasurer, Sixty-Second Annual Convention, Sixth Biennial Meeting, August 20, 1929 (Richmond,VA: St. Luke Press, 1929),58. Hereafter cited as 1929 Secretary-Treasurer's Report. In Maggie L. Walker, Dabney noted that she was Right Worthy Grand Chief in 1890, the position she was holding "when her first son came"(32). The fraternal year of officership was usually designated not by the year of election but by the following year when the R.W.G. Chief concluded the period of service by presiding over the convention. For instance, Ella Onley [Waller] was elected in August 1899, but is always listed as the 1900 R.W.G. Chief. If that rule held in Walker's case, she would have been around six months pregnant when presiding over the 1890 convention.

67. There were seemingly endless opportunities for agent and organizing work. Rev. Holmes was president of the Macedonia Beneficial Society that advertised for agents in the Richmond Planet, 11 April 1896.
68. 1929 Secretary-Treasurer's Report, 58.
69. Fiftieth Anniversary, 17.
70. Personal communication, Daniel R. Perkins, Jr., Howard University Maggie L. Walker Biography Project Advisory Council Meeting, 26 February 1986. See also Maggie L. Walker, "Address of the Right Worthy Grand Matron 1931" in Grand Matron's Addresses 1927–1929–1931–1933 (compiled and printed for the August 1933 convention), 52, MLW Papers. Here Walker praises Matrons for doing the ritualistic work, "having the children repeat their duties, initiate and install from memory [italics hers]."
71. "Heliotrope Council No. 160," Richmond Planet, 20 March 1897, 1. "Leah's Council, 161, I.O. St. Luke," Ibid., 8 May 1897, 1, describes a similar ceremony (MLW was six months pregnant).
72. "River View Council, 165, I.O. of St. Luke Instituted," Richmond Planet, 25 September 1897. The installation ritual and its principal symbols (water, corn, and earth) are detailed in this article. Helping were Ella Onley [Waller], Mary Griffin, and Rosa Williams [Watson], who were Maggie Walker's dear friends.
73. "Antioch Council," Richmond Planet, 12 July 1890.
74. Walker quoted in Fiftieth Anniversary, 42.
75. Ibid., 9–11.
76. Ibid., 12.
77. This account is based on Walker's own reminiscence in her "Grand Matron's Address," IOSL 1925 Convention, 168, and the history given in Grand Matron's Addresses, 39.
78. Fiftieth Anniversary, 12.
79. Ibid., 13–14.

80. IOSL 1925 Convention, 168. In IOSL 1919 Convention, 103, a memorial to Leah Lynch mentions that she authored the initiation part of the juvenile ritual. In Grand Matron's Addresses, 39, Walker said, "The beautiful little ritual was written by a committee."
81. Fiftieth Anniversary, 17.
82. This is drawn from "Endowment Plan for Juvenile Division," document in MLW's handwriting, 18 September 1896, MLW Papers.
83. IOSL 1925 Convention, 168.
84. Ibid.
85. Fiftieth Anniversary, 16. Walker may not have heard this encomium in person, since Melvin was born 10 August 1897.
86. "In the passing of the present R.W. Grand Matron, there will not be another Grand Matron [italics hers]." Grand Matron's Addresses 1931, 18.
87. The front of Walker's gravestone reads RWG Sec.-Treas., I.O. of St. Luke, Founder of Juvenile, Department and Grand Matron (the commas representing new lines).
88. IOSL 1925 Convention, 168.
89. The picture and full quotation are on the Juvenile Circle Charters, MLW Papers. A similar picture hung in her bedroom.
90. Fiftieth Anniversary, 15. The figure makes little sense as it represents almost the full membership of the Order, leaving no room for rebels, of which there were reportedly many councils.
91. A copy of the Charter and its 1897 amendment are in the MLW Papers. J. Thomas Hewin's "Memorandum," cites Charter Book No. 4, 234, Circuit Court Clerk's Office, Richmond, Virginia, as the source for the original charter and its amendment. The amended 1897 Charter is written in much more formal language than the original. At that time the Order used as counsel J. Henry Crutchfield.
92. Fiftieth Anniversary, 19.
93. At least that was the composition of the Board on the eve of the 1899 convention. "St. Luke Brevities," Richmond Planet, 12 August 1899.
94. The only place I have seen the title spelled out is in Memoirs, 13.
95. *Fiftieth Anniversary*, 17–18. There is some evidence that a real effort was made to make this clumsy alliance work. Forrester is described as RENG Secretary and Walker as RENG Lecturer in *Richmond Planet*, 20 March 1897. At least one RENG convention was held. In the end the New York council refused to keep up its payments.
96. Early history of the St. Luke Association is in *Fiftieth Anniversary*, 71–72. There was clearly more to the financial story of the association than is recorded in the official history.
97. "Personals and Briefs," *Richmond Planet*, 18 December 1897.
98. Attorney George Lewis drew up the papers and handled the details of the purchase. *Fiftieth Anniversary*, 72.
99. "St. Luke's Hall: A Grand Time There," *Richmond Planet*, 8 January 1898, 1.

The bazaar cleared $705.07; nicely taking care of the down payment. *Fiftieth Anniversary*, 72.

100. "The I.O. of St. Luke," *Richmond Planet*, 7 September 1875, 4.
101. [William S. Sampson, Jr.], "Rosa D. Bowser: Talent to Spare, Talent to Share," *Richmond Literature and History Quarterly* 1 (Fall 1978), 45–46. A recent study of her life is in Lauranette L. Lee, , , 1993.
102. *Virginia Star*, 30 April 1881, 4.
103. Sampson, "Rosa Bowser," 45, says they had a son, Oswald; in 1899, she said she had no children. *Hampton Negro Conference, July 1899* (Hampton, VA: Hampton Institute Press, 1899), 43. Hereafter *HNC 1899*.
104. Sampson, "Rosa Bowser," 45.
105. "St. Luke's Convention," *Richmond Planet*, 25 September 1897, 1. For Bowser's plea for the reformatory at Hampton, see *HNC 1899*, 43. With the exception of Martha Carter, credited with having introduced St. Luke into Virginia (*Fiftieth Anniversary*, 5), the St. Luke of Maryland roster of names does not overlap with that of the IOSL.
106. This story has been pieced together from "Supreme Council Explains," *Richmond Planet*, 2 September 1899; and "Grand Council Speaks," Ibid., 16 September 1899.
107. J.A. Hines, an officer of the Commercial Bank and Trust Company, opened in 1921, is described as executive head of the Supreme Grand Council of St. Luke in the *Norfolk Journal and Guide*, 12 February 1921, 1. He still has the title of Grand Secretary-Treasurer in 1927, when Supreme reports 4,000 members, a home office at 301 East Leigh, and nine to ten thousand dollars in assets. "St. Luke at Drakes Branch," *Richmond Planet*, 3 September 1927, 4. Finally, in a diary entry for 12 January 1922, Maggie Walker wrote, "Good Idea Mtg—Initiated Mrs. Goode of Supreme, answer to a fervent prayer." Five Year Diary, MLW Papers. People interviewed have been unable to shed any light on the relationship, if any, between the Supreme and R.W.G. Councils.
108. *Richmond Planet*, 17 August 1895.
109. Rosa Bowser, "Report of the Committee on Domestic Economy," *Proceedings of the Hampton Negro Conference 1900* (Hampton, VA: Hampton Institute Press, 1900), 47 (Hereafter *HNC 1900*); *Richmond Planet*, 28 September 1895, 3.
110. Bowser, "Report of the Committee," 47.
111. The fascinating history of the NACW and the black women's club movement in local and state communities has spawned a literature that is prohibitive to list. Overall basic sources are Elizabeth L. Davis, *Lifting As They Climb: The National Association of Colored Women* (Chicago: n.p., 1933); Paula Giddings, *When and Where I Enter: The Impact of Black Women on Race and Sex in America* (New York: William Morrow, 1984); Charles H. Wesley, *The History of the National Association of Colored Women's Clubs: A Legacy of Service* (Washington, D.C.: The National Association of Colored Women's Clubs, Inc., 1984). Until 1993, the NACW national records have not been readily accessible to scholars. Due largely to the efforts of Dr. Lillian S. Williams, those records, in addition to as

complete a file as could be assembled of the organization's periodical, *National Notes,* convention reports, etc. are now available on a microfilm produced by University Publications of America.

111. *Richmond Planet*, 17 August 1895.
112. The collected reports have been reprinted as W.E. Burkhardt DuBois, ed., *The Atlanta University Publications* (New York: Arno Press and New York Times, 1968).
113. *Southern Workman* 26 (Sept. 1897), 167. This article was the report of the first Hampton conference. Subsequent ones were published as separate reports.
114. See W.P. Burrell, "Report of the Committee on Business and Labor Conditions in Richmond, Va.," in *Proceedings of the Hampton Negro Conference 1902* (Hampton, VA: Hampton Institute Press, 1902). Hereafter *HNC 1902.*
115. Rosa D. Bowser, "Recommendations of the Committee [on Domestic Science] for 1899–1900," *HNC 1899*, 36–37.
116. "St. Luke Brevities," *Richmond Planet*, 29 July 1899, 4.
117. *HNC 1899*, 40.
118. *Southern Workman* 26 (1897), 182.
119. *Hampton Negro Conference, July 1898* (Hampton, VA: Hampton Institute Press, 1898), 10. Hereafter *HNC 1898.*
120. Joe B. Wilkins, Jr., "The Participation of the Richmond Negro in Politics, 1890–1900" (Master's thesis, University of Richmond, 1972), 41–42.
121. Ibid., 55–62.
122. *Richmond Planet*, 15 October 1898.
123. He was asked to leave in 1900 and died within a month.
124. FABC Minutes, vol. II, 137. An extended account that ties the challenge to Holmes to political events is given in Rachleff, *Black Labor*, 96–98.
125. FABC Minutes, vol. II, 137–38.
126. Ibid., 141.
127. "Negro Baptist Churches in Richmond," Inventory of the Church Archives of Virginia, Dover Baptist Association, The Virginia Historical Records Survey Project, June 1940, 1,3.
    Typescript.
128. *Fiftieth Anniversary*, 20, 17.
129. Ibid., 20; "Personals and Briefs," *Richmond Planet*, 26 August 1899, 1.
130. *Fiftieth Anniversary*, 20.
131. "St. Luke Brevities," *Richmond Planet*, 2 September 1899, 8.
132. Ibid.
133. E.g., Mary White Ovington, *Portraits in Color* (New York: Viking, 1927), 129.
134. "Mrs. Mary Church Terrell Here," *Richmond Planet*, 4 November 1899. Walker is referred to as Madame Maggie Mitchell Walker, the only time after her marriage her maiden name appears in print. From available records it appears that Walker's history as a speaker for other than St. Luke occasions started after she became Secretary. The introduction speech (misdated 1903) is in Addresses 1909, MLW Papers. There is also an undated holograph copy.

CHAPTER FOUR

1. The term in West Africa is "man of words," but the extension seems appropriate.
2. This analysis was based on 17 speeches in the MLW Papers and supplementary material from St. Luke reports, particularly addresses of the R.W.G. Secretary/Grand Matron in the *Fiftieth Anniversary* volume. Additional speeches, consisting of St. Luke convention addresses from 1919–1933, that have become available since reveal similar patterns. Elsa Barkley Brown has analyzed some of the same material from a different perspective in "Womanist Consciousness: Maggie Lena Walker and the Independent Order of St. Luke," *Signs* 14 (Spring 1989): 610–33. Simply put, "womanist" in this context emphasizes African American women's concerns with issues affecting women *in conjunction with* those affecting their whole group as well as all other oppressed groups. "Womanist" has been used both by writers such as Alice Walker (see her definition in *In Search of Our Mothers' Gardens: Womanist Prose* (New York: Harcourt, Brace, Javanovich, 1983, xi-xii) and some women's study scholars to contrast with the narrower focus of white "feminists" who it is argued concentrate solely on "women's" issues. Brown's analysis of St. Luke philosophy has become a classic. A volume of Walker's speeches, edited by Brown, is forthcoming. For a sociological, as opposed to historical, review see Patricia Hill Collins, *Black Feminist Thought: Knowledge, Consciousness, and the Politics of Empowerment* (Cambridge, MA: Unwin Hyman, Inc., 1990).
3. "If Christ Came to Washington," Addresses 1909, MLW Papers.
4. The three were Tom Dixon, a New York minister and author of the infamous *The Leopard's Spots* and *The Klansman* (which was the basis for the film "Birth of a Nation"); Delegate Gwathmey of King William County who voted against the Houston Bill that established the Virginia State School for Deaf and Dumb Colored Children on the grounds that their afflictions were the result of the vices of their parents; and an Englishman who called all black women immoral (presumably referring to the same incident that inspired the founding of the NACW-Davis, *Lifting As They Climb*, 2.) The first two were cited in "Benaiah's Valour," Addresses 1909, and the last in "Woman in Business," Address to the Virginia Federation of Colored Women's Clubs, 14 July 1912, MLW Papers.
5. "Race Unity," Addresses 1909, MLW Papers. John Bruce, the New York journalist and bibliophile, used a similar variation of Stephen Decatur's famous toast (offered at Norfolk in 1816) at a banquet in New York in 1905. See Elinor Des Vernay Sinnette, *Arthur Alonzo Schomburg* (Detroit, MI: Wayne State University Press, 1989), 37. It was probably a common nationalist sentiment.
6. See "Nothing But Leaves" and "If Christ," Addresses 1909, MLW Papers.
7. "Nothing But Leaves." The fig tree story is found in Matthew 21: 17–21, and Mark 11: 12–14. There are different interpretations of this passage.
8. "If Christ," Addresses 1909.
9. "Address—Virginia Day," 29 January 1933, Third St. Bethel AME Church, MLW Papers. Of the two meanings of talents, Walker chose the literal one of

money, e.g., in "If Christ" Walker accused her audience of burying their talents in the white man's bank.

10. "Nothing But Leaves," Addresses 1909. A provocative argument for the distinctive nature of black women's modes of interaction and patterns of speech-thought is in Elsa Barkley Brown's "African-American Women's Quilting: A Framework for Conceptualizing and Teaching African-American Women's History," *Signs* 14:2 (1989): 921–29. See also her "Mothers of Mind."
11. "Stumbling Blocks," 7 February 1907, Second Baptist Church, Addresses 1909.
12. In "The Damnation of Women," *Darkwater, Voices from Within the Veil* (New York: Harcourt, Brace, & Howe, 1920), W. E. B. DuBois discusses many of the same issues Walker did.
13. "W.W. Brown[e], Financier," Addresses 1909.
14. "Woman in Business," Address to the Virginia Federation, MLW Papers.
15. "Introduction of Mary Church Terrell," Addresses 1909, MLW Papers. Part of the Virginia experience during the Spanish-American War is well told in Willard B. Gatewood, "Virginia's Negro Regiment in the Spanish-American War: The Sixth Virginia Volunteers," *Virginia Magazine of History and Biography* 80 (April 1972): 193–209. Those troops never got to Cuba, but had some well-publicized, terrible experiences at the hands of prejudiced whites, particularly while stationed in Georgia. Those African Americans who did fight distinguished themselves, but when the 24th and 25th Infantry troops returned, they were stationed in Texas and were badly treated by both civilians and Army authorities. This culminated in 1906 in the Brownsville shooting incident involving soldiers in the First Battalion of the 25th. Since none of their fellow soldiers would identify the culprits, all were dishonorably discharged. John P. Davis, ed., *The Negro Reference Book* (Englewood Cliffs, NJ: Prentice-Hall, Inc., 1966), 614–15.
16. "Benaiah's Valour," 1 March 1906, MLW Papers.
17. "Stumbling Blocks," Addresses 1909.
18. What is known will be discussed in the next chapter.
19. "Woman in Business," Address to the Virginia Federation.
20. "Traps for Women," Addresses 1909.
21. "Woman in the Business World," Addresses 1909. The same speech with slight variations, untitled and with a date of
    5 August 1906, was delivered to the Negro Young People's Christian and Educational Congress, Convention Hall, Washington, D.C., MLW Papers. The quotation is from Tennyson's *Locksley Hall*, line 49.

    > He will hold the woman when his passion
    > shall have spent its novel force,
    > Something better than his dog, a little
    > dearer than his horse.

22. "Traps for Women," Addresses 1909.
23. "Woman in Business," Address to the Virginia Federation.
24. "Woman in the Business World," Addresses 1909.
25. "Traps for Women," Addresses 1909.

26. Ibid. St. Paul's injunctions appear in 2 Corinthians 13: 34–35.
27. "Woman in the Business World," Addresses 1909.
28. "The Feminist Theology of the Black Baptist Church, 1880–1900," in *Class, Race and Sex: The Dynamics of Control*, Amy Swerdlow and Hanna Lessinger, eds. (Boston: G.K. Hall, 1983), 31–59. A more extended discussion may be found in her Ph.D. dissertation, "The Woman's Movement in the Black Baptist Church, 1880–1920," (University of Rochester, 1984). See also Brown, "Womanist Consciousness."
2. The feminization of Christ and of God that was a strand in late nineteenth century Christian theology is discussed below in the section on Rev. DeWitt Talmage. It was widespread. See an article by the Scotch theologian George Matheson, "The Feminine Ideal of Christianity: Luke 1:49," in *The Biblical World* 11 (1898):29–26 and 90–98.
29. The appeal to men on behalf of the Emporium is "Benaiah's Valour," subtitled "An Address to Men Only," MLW Papers. "Traps for Women," Address 1909, was for women only.
30. "Answer the Call," presented at Carpenter Center, Richmond, Virginia, 15 July 1987.
31. Personal communication, Daniel R. Perkins, Jr.
32. "Woman in Business," Address to the Virginia Federation, MLW Papers.
33. "Race Unity," Addresses 1909.
34. "If Christ," Addresses 1909. The basic Cyrus story is from Herodotus, *The Histories*, Book I. The Aubrey D. Selincourt translation published by Penguin Classics (Bungay, Suffolk: Chaucer Press, 1972) has it on 117–18.
35. "Benaiah," MLW Papers.
36. V.P. Franklin's *Black Self-Determination* has an extended discussion of black economic values, particularly the summary, pp. 195–205. Walker does not use either the term self-help or self-determination. She was, of course, familiar with Booker T. Washington's views on the importance of business and W. E. B. DuBois's descriptions of the "cooperative economy" to be described in the next chapter. A recent treatment of the history of black business is John Butler,
37. *Fiftieth Anniversary*, 23; "Traps for Women," Addresses 1909.
38. See "Race Unity," "If Christ," "Benaiah," and "Woman in the Business World," all in Addresses 1909.
39. *Fiftieth Anniversary*, 26.
40. "Stumbling Blocks," Addresses 1909.
41. "Woman in Business," Address to the Virginia Federation, MLW Papers.
42. "Stumbling Blocks," Addresses 1909. The St. Luke dry goods store was failing at this time. The concept she was advocating came to be called the "double duty dollar" by Rev. Gordon Blaine Hancock, a Richmond minister and Professor at Virginia Union who preached this doctrine all over the country in the 1920s and 30s. Raymond Gavins, *The Perils and Prospects of Southern Black Leadership: Gordon Blaine Hancock, 1884–1970* (Durham, NC: Duke University Press, 1977).

43. See, for example, Abram Harris, *The Negro as Capitalist* (Philadelphia: American Association of Political and Social Sciences, 1936).
44. "Stumbling Blocks," Addresses 1909.
45. In "Benaiah" she speaks of capable black insurance men. See also "Stumbling Blocks," where she uses the True Reformers bank as an example.
46. "Race Unity." Elsa Barkley Brown first called my attention to the pervasiveness of the family metaphor throughout Richmond institutions. According to Sinnette (*Schomburg*, 29), John Bruce also centrally used the family metaphor to refer to the race.
47. "Benaiah" and "Stumbling Blocks" both refer to the newsboy problem.
48. It is well not to take Walker too literally when she is in full rhetorical flow. Her Normal School classmate, Sarah Garland Boyd Jones, after a few years of teaching school, went to Howard University Medical School and became the first woman (not black woman, woman) licensed to practice medicine in Virginia. At her early death in 1905, she was still the only black woman physician in the state. Black women, though few, pioneered in the professions.
49. "Traps for Women," Addresses 1909.
50. All the above material is from "Traps for Women," Addresses 1909.
51. "Woman in the Business World," Addresses 1909.
52. Here she was arguing against the results of social mobility, middle-class values, concern for the family, and the other forces that were exerting pressure on women to be homemakers exclusively. Brown has pointed out that the Giles B. Jackson and D. Webster Davis volume, *The Industrial History of the Negro Race* (Richmond, VA: Virginia Press, 1908) used for years in the Virginia public schools, advocated women staying home. Brown, "Womanist Consciousness," 622, n.25.
53. "Woman in Business," Address to the Virginia Federation.
54. "Traps" uses Jackson Ward 1900; see "Woman in the Business World" and "Woman in Business" for the general assertion that there are more women than men. See section below on Rev. T. DeWitt Talmage.
55. "Woman in Business," Address to the Virginia Federation and "Woman in the Business World," Addresses 1909.
56. "Woman in the Business World," Addresses 1909.
57. "Woman in Business," Address to the VFCWC.
58. "Nothing But Leaves," Addresses 1909. Note that St. Luke enterprises were responsible for several of those categories.
59. "Woman in Business," Address to the Virginia Federation. This list omits St. Luke enterprises.
60. "Woman in the Business World," Addresses 1909.
61. W.H. Walton to Maggie Walker, scrapbook, MLW papers.
62. Other sources are covered in Brooks, "The Feminist Theology." Frances Willard was important, as were African American women writers who are just beginning to be explored.
63. R.W.G. Council, I.O. of St. Luke, information pamphlet, n.d. (quotes January 1924 figures), 2, MLW Papers.

64. This work was done by Gail Bowman, J.D., M.Div.
65. 2 Timothy 3: 16, quoted in "Benaiah," Addresses 1909.
66. Ibid., and "Traps for Women," Addresses 1909.
67. Benaiah was a lieutenant of David's who went down into a pit on a snowy day and killed a lion (1 Chronicles 11: 22). This was the image Walker used to appeal to the men of the community to support St. Luke enterprises and stop feeding the lion of prejudice by patronizing white establishments.
68. "Race Unity," Addresses 1909, and 1902 Secretary's Report to the Convention, *Fiftieth Anniversary*, 26. She often gave a literal twist to a metaphor, implying in "Race Unity" that blacks had been *under* a pillar of cloud and were now being led by a pillar of fire.
69. 21: 15–17.
70. She did this with the fig tree image (e.g. "Nothing But Leaves") and her Crucifixion stories (e.g. "Women at the Sepulchre").
71. Matthew 6:33. In "Race Unity," Addresses 1909.
72. John 12:3–7. "Woman's Love," MLW Papers.
73. "Sunday School," Addresses 1909, capitals in original. Quotation is Romans 6:4.
74. "Bear Ye One Another's Burdens," Addresses 1909. The faith-works theological concept is reflected particularly in two books of the New Testament, James and Revelation.
75. Ecclesiastes 12: 6; Genesis 3: 14; *Hamlet*, act 3, sc 1, line 79.
76. "Race Unity," Addresses 1909.
77. Ibid.
78. "Sunday School," Addresses 1909.
79. Bruce T. Grindal's "The Religious Interpretation of Experience in a Rural Black Community," in Robert L. Hall and Carol B. Stack, eds., *Holding on to the Land and the Lord* (Athens, GA: University of Georgia Press, 1982), 98–99 applies the Mary Douglas contrast between "dirt-affirming" and "dirt rejecting" worldviews to the difference between black and white religion in the South. That evil is part of everyone's life and purity is impossible is "dirt-affirming," and associated by Grindal with the African American worldview. See Douglas, *Purity and Danger* (London: Routledge and Kegan Paul, 1966), 194.
80. Brooks, "The Feminist Theology," discusses Talmage's influence, pp. 41, 42.
81. The biographical material is adapted from the *Dictionary of American Biography*, s.v. "Talmage, T. DeWitt."
82. Ibid., 9: 288.
83. (New York: J.S. Ogilvie and Co., 1886), 28.
84. Ibid.
85. "School of Business," in Russell H. Conwell, ed., *Life and Teachings of Rev. T. DeWitt Talmage* (Philadelphia: National Publishing Co., 1902), 160–65.
86. Biographical material on Dix is from Harriet T. Kane, *Dear Dorothy Dix* (Garden City: Doubleday and Co., 1952).
87. All the quotations are from Elizabeth M. Gilmer, *Dorothy Dix—Her Book: Every-day Help for Every-day People* (New York: Funk and Wagnalls Co., 1926), 32, 70, 33.

88. Kane, *Dear Dorothy Dix*, 12.
89. *Maurine and Other Poems* (W.B. Conkey Co., 1888).
90. There is an as yet unsolved mystery about her use of these verses. In "Benaiah," which is dated March 1, 1906, they appear, but start "out of the darkness" instead of "out of wilderness," as in the 1908 column. The other use was at the end of "Woman in the Business World," which is undated. There the first line starts, "out of the wilderness," adding the article which the original seems to need. An almost identical version of the same speech was given to the Negro Young People's Christian and Educational Congress on August 5, 1906, but does not use the poem.
91. *Who Was Who, 1916–28*, s.v. "Hubbard, Elbert."
92. Who Was Who uses 800, the Encyclopedia Britannica, 11th ed., uses 500.
93. Biographical details from Dictionary of American Biography, s.v. "Hubbard, Elbert." An amusing description of the unsuitability of the Garcia message to modern management techniques is Jack Herlocker, "Nobody asked me, but . . ." Proceedings, U.S. Naval Institute, July 1987, 98–99.
94. She acquired the books in 1916 and 1922, but undoubtedly had read much of his work as originally published. For an encomium to his ideas, see an essay by Alice Hubbard, written in 1900, reprinted in Orlando Petrocelli, ed., The Elbert Hubbard Notebook: Mottos, Epigrams, Short Essays, etc. (Petrocelli Books, 1980).
95. This is a card, stamped with the St. Luke identification, presumably handed out to workers. MLW Papers, no date.
96. Hubbard, "On Women," Petrocelli, The Elbert Hubbard Notebook, 97–109, especially 97, 99, 104, 107.
97. 15 May 1915.

CHAPTER FIVE

1. W.E. Burkhardt DuBois, ed., "The Negro in Business," Report #4 (1899) in *The Atlanta University Publications* (New York: Arno Press and New York Times, 1968), 1–62. In this report, he also included a section on women in business (61).
2. W.E. Burkhardt DuBois, ed., *Economic Cooperation Among Negro Americans*, Atlanta University Publication #12 (Atlanta, GA: Atlanta University Press, 1907), 179. For a fine ethnography of a particular community at the end of the century, see W.E.B. DuBois, *The Philadelphia Negro* (New York: Schocken Books, 1967 [1899]). For Richmond in 1903, W.P. Burrell reported the barbering situation as 41 shops for white men employing 126 barbers and 62 shop boys; 24 for blacks, employing 44 barbers and 12 shop boys. "Labor and Business in Virginia," *Proceedings of the Hampton Negro Conference 1903* (Hampton, VA: Hampton Institute, 1903), 51.
3. W.E.B. DuBois, "The Economic Future of the Negro," reprinted from *Papers*

and Proceedings of the Eighteenth Annual Meeting, American Economic Association, December 1906, 224.

4. "Is There Opportunity in Business for Us?" *New York Age*, 14 March 1901. Peabody Clipping Collection, Book 88, Vol. I, 20.
5. DuBois, "The Economic Future," 230.
6. Ibid. It is also true that white refusal to patronize black business does the same, because it limits knowledge of the other group.
7. In Richmond, in 1902, a large black owned pharmacy and a photographer were specifically mentioned as catering to a large white trade. W.P. Burrell, "Report of the Committee on Business and Labor Conditions in Richmond, Va.," *Proceedings of the Hampton Negro Conference 1902* (Hampton, VA: Hampton Institute Press, 1902), 46–47.
8. *Richmond Planet*, 13 January 1900. Tancil's address was 601 N. 30th Street. The founding date is from Jesse Fleming, "A History of Consolidated Bank and Trust Company (The Beginning of Black Banking in the United States)" (MBA thesis, Stonier Graduate School of Banking conducted by the American Bankers Association at Rutgers University, 1972), 17.
9. Burrell and Johnson, *Twenty-five Years History*, 296, 316. See also "Department Stores for Negroes Only," *Evening Telegram*, 31 March 1900. Peabody Clipping Collection, Book 88, v. 1, 6.
10. *Fiftieth Anniversary*, 20.
11. Reinstatements were often listed in the *Richmond Planet*, e.g. "St. Luke Brevities," 5 May 1900 cites a trip by Walker to Port Walthall, Va. to reinstate Lynear's Council. It ends, "The Council initiated 20 new members, and starts again with a clear sailing. We hope for them much good."
12. *Fiftieth Anniversary*, 20. "Thirty-third Annual Meeting," *Richmond Planet*, 1 September 1900, 1, reported a thousand new adult and 400 new juvenile members.
13. Ibid.
14. *Fiftieth Anniversary*, 21–22.
15. Ibid., 20.
16. At the Thanksgiving Service of the 31 Richmond Councils on Shockoe Hill (the 9 Church Hill ones had their own), Maggie Walker's report said that 700 new members had been added in the previous six months, 33 death claims had been paid, and the Order was "filling all obligations both in sickness and distress." A similar report was given at the Juvenile Department's Thanksgiving Service the following week. All in "St. Luke Brevities," *Richmond Planet*, 5 May 1900. A point was made in announcements that these were public events.
17. "Thirty-Third," *Richmond Planet*, 1 September 1900.
18. Ibid.
19. "St. Luke's Excursion to Hampton," *Richmond Planet*, 14 July 1900, 5. Quotation from "Our Trip to Hampton," *Washington Bee*, 25 July 1903, 1.
20. "Colored Delegation a Federation Cloud," *New York World*, 6 June 1900, Peabody Clipping Collection, Book 231, v. 6, 11. See also untitled article from

Commercial Advertiser, 5 June 1900. Peabody Clipping Collection, Book 231, v. 6, 10. For some scholarly treatments of these issues, see Rosalyn Terborg-Penn, "Discrimination Against Afro-American Women in the Woman's Movement, 1830–1920," in *The Afro-American Woman: Struggles and Images*, Sharon Harley and Rosalyn Terborg-Penn eds. (New York: Kennikat Press, 1978); Eleanor Smith, "Historical Relationships Between Black and White Women," *Western Journal of Black Studies* 4 (Winter 1980), 251–55; and Giddings, *When and Where I Enter*, 85–117.

21. Brooks, "The Woman's Movement," Chapter 4. There were 40 organizers. Walker was not an officer, but may have been one of the forty.
22. FABC Minutes III, 41.
23. Ibid., 42–43. Page 46 records Holmes' death on 25 November 1900 and declares a thirty-day mourning period.
24. Alexander, "Black Protest," 320–26.
25. FABC Minutes III, 76 & 79.
26. Alexander, "Black Protest," 326.
27. FABC Minutes III, 125.
28. Samuel W. Bacote, ed. *Who's Who Among the Colored Baptists of the United States* (Kansas City: Franklin Hudson Publishing Co., 1913) 251–53. Also Memorial Pamphlet for Margaret Rose Johnson, no printing information.
29. Her speech said 1400 new members and 29 new councils, but did not indicate the number of suspensions. The Juvenile Department is not reported. Money in the bank remained around $3,000, although the total receipts were over $7,000. *Fiftieth Anniversary*, 24.
30. Ibid., 23.
31. Ibid.
32. Actually the True Reformers charter made provision for the establishment of factories, but none were ever organized. See J.O. Hammitt, "Richmond Colored Men Successful Merchants." *Brooklyn Daily Times*, 30 December 1903. Peabody Clipping Collection, Book 88, v. 1, 30–32.
33. *Fiftieth Anniversary*, 24.
34. Most African American women over the age of fifty, particularly if they grew up in the South, are eloquent about the symbolic meaning of hats as a counter in race relations. Hammitt, "Richmond Colored Men," *Brooklyn Times*, 30 December 1903, cited a millinery store.
35. *Fiftieth Anniversary*, 23–24.
36. This information is from memorials to Maggie Smith in *Journal of Proceedings of the Sixty-Eighth Annual and Ninth Biennial Session of the R. W. G. Council, I.O. St. Luke and Fortieth Session of the Matrons' Conference of the Juvenile Department, Sixth Mt. Zion Baptist Church, Richmond, Virginia, August 19–21, 1935* (Richmond, VA: The St. Luke Press, n.d.), photograph follows 36, 56 (Walker quotation), 78. Hereafter *IOSL 1935 Covention*. There was some mystery about her death, hints at tragedy in her life, and controversy, cause unknown, surrounding her funeral oration as delivered by Rev. J.T. Hill. She was described as belonging

to one of the oldest and most respected Richmond families. (*Richmond Planet*, 1 December 1934).

37. The R.W.G. Chief position alternated between a man and a woman. The beginning of this custom is hard to date because of years of missing records, but went back at least into the 1880s.
38. *Fiftieth Anniversary*, 23–25.
39. "A Call to Negro Bankers," *New York World*, 16 July 1901. PCB 86, v. 1, 5.
40. "Negro Bankers to Meet," *Commercial Advertiser*, 11 July 1901. PCB 86, v. 1, 4.
41. "American Bankers Journal Cites Rise of Race Banks," *Chicago Defender*, 11 October 1927. Schomburg Clipping Collection, 1925–74: Banks and Banking (Microfiche 0416–1).
42. "To Uplift a Race," *Boston Transcript*, 15 July 1901; "Bettering Colored Women's Condition," no paper, 8 July 1901. Peabody Clipping Collection, Book 232, 2 & 6.
43. "Club Work of Colored Women," *Southern Workman* 1 (1901), 435–38.
44. "Mrs. Booker T. Washington Turned Down," *News* (Buffalo), 12 July 1901. Peabody Clipping Collection, Book 232, 13. The headline refers to the fact she was not elected president that year.
45. Hampton Negro Conference 1901, 1–3.
46. Richmond Planet, 4 January 1902. See also Alexander, "Black Protest," 333.
47. W.P. Burrell, "Report," 47.
48. Fiftieth Anniversary, 26.
49. In order to vote, a man had to own property, be educated, or a war veteran. The law, of course, was differentially administered.
50. A good discussion of Mitchell's position is in Alexander, "Black Protest," 318–19.
51. The issue of 27 September 1902 is in the manuscript collection of the Johnson Memorial Library, Virginia State University, Petersburg. Internal evidence indicates this is the second or third issue. The paper is not listed in Cappon's Virginia Newspapers, although several black newspapers are, but then the St. Luke Herald is not listed either.
52. Negro Advocate, 27 September 1902, 3.
53. For a discussion of the term "race woman," see Boyd [Leathers], "An Actress Born," 47–76. See also Gertrude W. Marlowe and Kim Q. Boyd [Leathers], "Maggie L. Walker," CRM Bulletin (A National Park Service Technical Bulletin), 10 (October 1987): 5–7.
54. "Colored Woman's Appeal," New York Times [?], 9 August 1903, Peabody Clipping Collection, Book 231, v. 7, 33.
55. Fiftieth Anniversary, 25. The Hayeses later moved to Washington, D.C.
56. For instance see Washington Bee, 20 August 1904.
57. Fiftieth Anniversary, 25.
58. Ibid., 72.
59. John J. Fenner to J. Thomas Hewin, , MLW Papers.

60. J.M. Colson, "Report of the Committee on General Statistics," HNC 1902, 19–22.
61. Bowser, Rosa D., "Report of Committee on Domestic Economy," HNC 1902, 34–36.
62. W.P. Burrell, "Report of the Committee on Business and Labor Conditions in Richmond, Va.," HNC 1902, 42.
63. Ibid., 45–48.
64. Fiftieth Anniversary, 27.
65. Ibid., 28. It is unclear whether membership figures as reported annually were always for Virginia and New York or just Virginia, and whether the accession of the northern councils made for a big membership increase. Some discrepancies could be accounted for this way. Maggie Walker was, above all, careful with figures.
66. Ibid., 72.
67. Ibid., photo opposite 20.
68. "The New St. Luke's Hall," Richmond Planet, 11 July 1903, 1.
69. Fiftieth Anniversary, 72.
70. Richmond Planet, 11 July 1903.
71. Ibid.
72. E.B. Kruse, "Report of the Committee on Domestic Economy," Proceedings of the Hampton Negro Conference 1903 (Hampton, VA: Hampton Institute Press, 1903), 33. Hereafter HNC 1903.
73. W.R. Pettiford, "The Importance of Business to the Negro," HNC 1903, 38–40. Quotation from 39.
74. W.P. Burrell, "Labor and Business in Virginia," HNC 1903, 48.
75. Ibid., 53–54.
76. Fannie Barrier Williams, "The Problem of Employment for Negro Women," HNC 1903, 40–46.
77. "Woman Head of Bank for Negroes Is Here," New York World, 14 August 1903. Peabody Clipping Collection, Book 231, v. 7, 34–35.
78. Alexander, "Black Protest," 335–36. Mitchell remained for many years the only black member of ABA. He wrote frankly, with needed humor, about his experience at meetings.
79. Since banks were considered the pinnacle of the financial structure and encouraged the virtues of thrift, savings, and home ownership, it is easy to see how this judgment was made by both the black and white communities, particularly since the existence of black banks made it all the easier for white banks not to loan to African Americans. There was never opposition to the bank or its property on the scale that the Emporium faced.
80. W.P. Burrell, "Savings and Loan," Hampton Negro Conference 1905 (Hampton, VA: Hampton Institute Press, 1905), 64. Hereafter cited as HNC 1905.
81. "The New Bank," Richmond Planet, 1 August 1903, 1. The reference to James Hayes is in Fiftieth Anniversary, 74.
82. Ibid.

83. Ibid. See also "Woman President of Bank," Washington Bee, 1 August 1903, 1. This contains the sentence, "She commands the respect of both races here and has fine executive business ability." It appears to be the St. Luke press release, since other parts of it are identical to her speech reported in the New York Sun (below).
84. "Negro Woman on Her Bank," New York Sun, 9 August 1903. Peabody Clipping Book 355, v. 7, 32.
85. W.P. Burrell and D.E. Johnson, Twenty-five Years History, 496–97.
86. Fiftieth Anniversary, 74.
87. Jesse E. Fleming, "A History," 24.
88. Burrell and Johnson, Twenty-five Years History, 496–97. The fact that his biography was included in their history six years after he left them tells a good deal about how much he was respected among Reformers. They viewed him as a graduate, not a defector.
89. Fleming, "A History," 24.
90. Fiftieth Anniversary, 29. The original board was made up of Leah Lynch, Patsie Anderson, Abagail Dawley, Lillian Payne, William W. Fields, Ella Waller, Robert H. Cooley, and Armtead Washington (29). This was increased to include Dr. Z. D. Lewis, Dr. John Meriweather, Rosa E. Watson, Charles Norman, Samuel Davis, Booker Ellis, Frances Cox, Walden Bamnks, William Miller, and James Coleman (74.
91. Fleming, 28.
92. "Bank Has Woman for President," Richmond News Leader, 2 November 1903; "Colored Bank Received Deposits Up to 11:00 p.m.," Richmond News Leader, 3 November 1903.
93. For instance, "Negro Woman on Bank," New York Sun, 9 August 1903.
94. Fleming, "A History," 27.
95. J.O. Hammitt, "Business is Booming for Richmond Negroes," Brooklyn Times, 2 January 1904. Peabody Clipping Collection, Book 88, v. 1, 33–35.
96. Fiftieth Anniversary, 29.
97. "Luckiest Negress in Town," Newport News, 24 December 1903, Peabody Clippping Collection, vol 7, 238, Hampton University.
98. Hammitt, "Business is Booming," 34.
99. Washington Bee, 20 August 1904. The Bee's motto was "Honey to Friends, Stings to Enemies," so its style was an exaggeration of the digital evaluations of the day.
100. *Fiftieth Anniversary*, 28–29. The total was 10,200 in 1903, and 10,329 in 1904.
101. This series of events has been well analyzed and will be summarized only briefly here insofar as Maggie Walker was involved. See August Meier and Elliott Rudwick, "Negro Boycotts of Segregated Streetcars in Virginia, 1904–1907," *Virginia Magazine of History and Biography* 81 (1973), 480–87. Their study that puts Richmond in context is "The Boycott Movement Against Jim Crow Streetcars in the South, 1900–1906," *Journal of American History* 55 (1968–1969), 756–75. Other valuable earlier accounts are James H. Brewer, "The War Against Jim Crow in the Land of Goshen," *Negro History Bulletin* 24:

3 (December 1960), 53–57; and Chapter 9 in J. Wesley Smith, *The Strange Way of Truth* (New York: 1968). Land of Goshen was a popular nickname for Jackson Ward. Primary sources are principally newspaper accounts: *Richmond News Leader*, 1, 8, 9, 20 April; 9, 11, 20 May; 11, 22 July. John Mitchell took the boycott as a major cause and the *Planet* led the protest. Articles appeared almost every week from March through July. For a discussion of what the campaign meant to Mitchell personally, see Alexander, "Black Protest," 327–31.

102. Meier and Rudwick, "Negro Boycotts," 480.
103. Ibid., 481. The quotation is from an undated *Herald* in *Colored American* (Washington, D.C.), 16 April 1904.
104. The ministers on the committee were A. Ferguson, W.T. Johnson, J. Andrew Bowler, Z.D. Lewis, Evan Payne, D. Webster Davis, H.R. Williams, W.F. Graham, and W.W. Wines. Letter from Virginia Passenger & Power Company to Ministers et al, 7 April 1904, MLW Papers. This letter was found in a book which had W.P. Burrell's name on the flyleaf.
105. "The Negroes Will Walk," *Richmond Times-Dispatch*, 20 April 1904, 1.
106. Ibid.
107. Ibid. For an account of what VP&P management said, see "P. & P. Reassures Colored Folks," *Richmond News Leader*, 8 April 1904, 7.
108. *Richmond Planet*, 23 April 1904.
109. Meier and Rudwick, "Negro Boycotts," 485–86; Brewer, "The War," 53.
110. "The Negroes Will Walk," *Richmond Times-Dispatch*, 20 April 1904, 3.
111. "Discuss 'Jim Crow' Car Law," *Richmond News Leader*, 22 July 1904, 6.
112. *Hampton Negro Conference 1904* (Hampton, VA: Hampton Institute, 1904), 7. Hereafter cited as *HNC 1904*.
113. "The Negro in Insurance," *HNC 1904*, 13–32. Another Burrell article that year was "History of the Business of Colored Richmond," *Voice of the Negro*, August 1904, 316–22. St. Luke is considered after the TRs and Pythians, and the bank is said to have assets of $25,000 although less than a year old (318). He mentions Mr. I.J. Miller who opened a clothing store in 1903 as a first (321–22); he also notes 223 black owned grocery stores in the city (316).
114. Fleming, 29.
115. MLW to Emmett J. Scott, 9 June 1904, Box 248, Folder 1904 W-June, Booker T. Washington Papers, Library of Congress. Hereafter BTW Papers.
116. MLW to Emmett Scott, 3 April 1913, Box 835, Folder 1913 VA Speak, BTW Papers.
117. "St. Lukes in Session," *Washington Bee*, 20 August 1904, 1. A note on page 5 records that MLW was the guest of Mr. and Mrs. H.D. Pryor of 1616 Vermont Avenue.
118. *Fiftieth Anniversary*, 29.
119. Ibid., 34.
120. This account is based on the coverage in the *Richmond News Leader*. "Fight Them, Kill Them," 29 August 1904, 1; "Commissioners Take No Action," and "A Local Foe to the Negro," 30 August 1904, 1, 4; "Wish the Paper to be

Suppressed," 31 August 1904, 2. There is no indication who wrote the editorial, but "he" is used in reference. James Hayes is a good bet.

121. This is a reference to Theodore Roosevelt's invitation to Booker T. Washington to dine with him at the White House. The famous meal took place on October 16, 1901. Louis Harlan explains part of the reaction in *Booker T. Washington: The Wizard of Tuskegee, 1901–1915* (New York: Oxford University Press, 1983), 3–5.
122. *Richmond News Leader*, 29 August 1904.
123. *St. Luke Herald*, 3 September 1904.
124. Fleming, 29. And Maggie Walker bought a new house to be discussed in Chapter 7.
125. *Fiftieth Anniversary*, 76. An item in the *Richmond Planet* of 29 April 1905 gives the address as 4 W. Broad—and John Mitchell should know.
126. *Washington Post*, 6 June 1985, D1.
127. For a thorough treatment of the ideological and practical importance of the Emporium, see Brown's fine analysis in "Womanist Consciousness."
128. *Fiftieth Anniversary*, 76. Not all who came could get in, and the Hall seated 500–600.
129. Ibid. The Emporium was capitalized at $25,000.
130. Ibid., photo opposite 68.
132. Ibid. The Board is listed on page 76: Dr. H.L. Harris, Rev. W.T. Johnson, Rosa E. Watson, Quinn Shelton, Richard Washington, Maggie Macklin Smith, Scotland Jones, Hallie Callahan, Artenia Miller, W.H. Banks, Charles Stevens, Katie Watkins, Rosa Wood, J.W. Johnson, Sallie Bullock, Carrie Hawkins, Martha Longhorne, Elizabeth Mitchell, Mary V. Young, Alice Threat, Gertrude Brown, Emeline Johnson, Mattie Johnson, Mary Griffin, Patsie Q. Meredith, and Ellen Brown.
133. Ibid. See also "Women Found Department Store," *New York Age*, 16 March 1905 [from the *New York Sun*]. Peabody Clipping Collection, Book 88, v. 1, 37.
134. *Fiftieth Anniversary*, 77.
135. *Richmond Planet*, 29 April 1905.
136. "Ex-President Washington Honored," *Richmond Planet*, 29 April 1905, 1 (includes photo). This portrait is part of the MLW House Collection.
137. *HNC 1905*, 52.
138. Ibid., 33.
139. Ibid., 9.
140. Burrell, "Savings and Loan," *HNC 1905*, 61–75.
141. *Fiftieth Anniversary*, 30.
142. David Abner, "Some Aspects of the Growth of Negro Legal Reserve Life Insurance Companies, 1930–1960" (Ph.D. dissertation, Indiana University, 1962), 23–26.
143. "The St. Luke's Meeting," *Richmond Planet*, 9 September 1905, 1. If the 41st meeting was in 1905, they are serious about their founding date of 1864.

144. "St. Luke's Meeting," *Washington Bee*, 2 December 1905, 1. This was the snowy, hail-filled night when Walker delivered her rousing "If Christ Came to Washington" speech.
145. Booker T. Washington to Maggie L. Walker, 2 November 1905, Box 269, Folder 1905 W-November, BTW Papers.
146. See Fleming, 82, for Burke's version that this meant it was a good investment and Brown, "Womanist Consciousness," 625–26, for another interpretation, one derived from Walker's own as expressed in her "Benaiah's Valour" speech, in which she details the subterfuges necessary to buy the property, and the bribe offers and harassment which followed.
147. "Benaiah's Valour," MLW Papers.
148. George St. Julian Stephens to MLW, 14 September 1905; MLW to George St. Julian Stephens, 14 September 1905, MLW Papers. Stephens had heard in a very roundabout way that she had implicated him which he said was untrue; she said she had not and was not "responsible for what any one thinks." She ended, "I cannot and will not take others sins on my shoulders."
149. "St. Luke Bank Moves," *Richmond Planet*, 28 October 1905, 1, and an item in "Personals and Briefs," *Richmond Planet*, 25 November 1901, 1.
150. See Fleming, 83, for Burke's wry remarks.
151. Brown, "Womanist Consciousness," 620. She includes Walker's mother, who at this point was not a washerwoman anymore.
152. Beatrice Fleming, Valentine Museum, Vertical File, St. Luke,
153. "Benaiah's Valour," MLW Papers. This very rich, dense speech is well analyzed and quoted in Brown, "Womanist Consciousness," and various themes are treated in Chapter 4 of this study.
154. *Fiftieth Anniversary*, 30–31.
155. *Handbook of Information for Commissioners and Delegates and Friends on the Negro Young People's Christian and Educational Conference*, July 31–August 5, 1906, 26. She gave her speech, "Woman in Business," MLW Papers. The program said that it would be the greatest Womans' Meeting ever held in the history of the race: "This meeting will cover the entire field of the work of women in the home, school, temperance, business reform, etc."
156. "City Briefs," *Washington Bee*, 8 December 1906, 6.
157. *Fifth Convention of the National Association of Colored Women, Bethel AME Church, July 9 to 14, Inclusive, 1906, Detroit, Michigan.* She did not appear in the "Afro-American Woman in Business" session.
158. Elizabeth Cobb Jordan, "The Impact of the Negro Organization Society on Public Support for Education in Virginia, 1912–1950" (Ph.D. dissertation, University of Virginia, 1978), 232.

CHAPTER SIX

1. *Forum* (Springfield, IL), 12 May 1906. This quotation was kindly sent me by Dr. Sharon Harley.

2. Fleming, "A History," 31. An undated clipping from an unknown newspaper in the MLW Papers entitled "Plans Negro Bank in Newark," quotes Walker's big plans:

   > While the whites of the South have been preaching segregation and Jim Crowism to the negroes, we have been taking them at their word, and have been segregating our dollars and opening banks, department stores and other negro enterprises.
   >
   > With this the negro race is getting religion and education and is teaching the great lesson of the morality of their womanhood and nothing can stop our progress.
   >
   > I know of no better city than Newark for the establishment of a big negro enterprise, and if the colored people will give us the support to warrant it, we will start business at once.

3. *Washington Bee*, 26 January 1907, 5.
4. Ibid., "Mrs. Walker Sick," 2 February 1907, 4. The meeting was on January 29th. James Hayes read her address and even though his own speeches on disfranchisement, which threatened blood in the streets, were remembered for years, Chase did not think he did Walker's style justice.
5. "Free Lecture and Music," *Washington Bee*, 9 February 1907, 5.
6. "The St. Lukes Here," *Richmond Planet*, 24 August 1907, 1.
7. The ledger is classified as D03, MLW papers.
8. *Fiftieth Anniversary*, 31.
9. Ibid., all the above and quotations on 32.
10. Ibid., 33.
11. 9 November 1907.
12. *Fiftieth Anniversary*, 33.
13. Ibid.
14. Agreement between Jno. T. Taylor, MANAGER OF THE RICHMOND BENEFICIAL COMPANY, and Patsie K. Anderson, Secretary of the WOMAN'S UNION, 18 September 1906, MLW Papers.
15. *Fiftieth Anniversary*, 33.
16. William Young, "Insurance Principles," *Eleventh Annual Report of the Hampton Negro Conference 1907* (Hampton, VA: Hampton Institute Press, 1907), 70–93. Quotation from 81. Hereafter cited as *HNC 1907*.
17. *HNC 1907*, 7.
18. "Business Interests of Richmond," *New York Age*, 9 May 1907. Peabody Clipping Collection, Book 88, v. 1, 52.
19. (Boston & Chicago: Hertel, Jenkins & Co., 1907), 124. He did not always mention St. Luke. See his column, "Three Kinds of Negro Banks," *Informer*, January 1907. Peabody Clipping Collection Book 86, v. 1, 14–16.
20. The pastor of this church was former Richmonder and unsuccessful contender for the pastorate of FABC, Rev. Walter H. Brooks.
21. Sadie I. Daniel, *Woman Builders* (Washington, D.C.: Associated, 1931), 121–22.
22. Hammond, *In the Vanguard*, 11, photograph of Maggie L. Walker Hall on 19. Walker later served on the board of trustees. A short introduction to Nannie

Helen Burroughs and some of her work is Evelyn Brooks Barnett's "Nannie Burroughs and the Education of Black Women," in *The Afro-American Woman*, Harley and Terborg-Penn,eds., 97–108.

23. *Fiftieth Anniversary*, 34, 77.
24. Fleming, "A History," 88.
25. See Chapter 7 for details.
26. "Grand Secretary's Report," *Fiftieth Anniversary*, 35.
27. *12th Annual Report of the Hampton Negro Conference 1908* (Hampton, VA: Hampton Institute Press, 1908), 8, 23. Hereafter cited *HNC 1908*.
28. Ibid., 9–11.
29. Rayford Logan and Michael R. Winston, *Dictionary of American Negro Biography* (New York: W.W. Norton, 1983), 338. Richmond's YMCA was initially organized by Hunton in 1887, acquired its Leigh Street building 1898, and for 50 years (1894–1940) was administered by Rev. Scott C. Burrell ("YMCA Serving for 100 Years," *Richmond Afro-American*, 21 November 1987, 12).
30. In the early years, Barrett dated the Federation's birth from a November 1907 meeting of clubs around Hampton. See Mrs. Harris Barrett, "Virginia Federation of Colored Women," *HNC 1911*, 47–50. She seems unreliable about dates, since she says in the same piece that the NACW was to meet at Hampton in July 1911 (actually 1912). She seems to have lost a year.
31. "State Federation of Colored Women," no newspaper, 14 November 1908. Peabody Clipping Collection, Book 231, v. 1, 65–66. Brief biographies of Janie Porter Barrett may be found in Sadie Daniel's [St. Clair] *Woman Builders*, 53–78, and *Black Women in America*, s.v.
32. "State Federation of Colored Women's Clubs," *Southern Workman* 37 (1908), 647–48.
33. *Richmond Planet*, 8 May 1909, 1.
34. "Women of Virginia," *New York Age*, 22 June 1909, Peabody Clipping Collection, Book 231, v. 11, 67. This calls into question the opening of Walker's speech, "Address to the Federation of Colored Women's Clubs," (12 July 1912, MLW papers) that states she was attending her first Federation convention.
35. *Fiftieth Anniversary*, 77.
36. "Paragraphic News," *Washington Bee*, 9 June 1909, 8.
37. "St. Luke's," *Washington Bee*, 26 June 1909, 4.
38. Fleming, "A History," 88.
39. *Fiftieth Anniversary*, 35; press account of the convention in *Richmond Evening Journal* 17 August 1909, MLW Papers. The article notes that Ella Waller received $15 in gold and Rosa Watson $10 for having brought in the largest nember of new members in the past six months
40. "Negress Banker Says if Men Can, Women Can," *Columbus Journal*, 16 September 1909, Peabody Clipping Collection, Book 231, v. 7.
41. "Colored Anti-Tuberculosis League Richmond Branch," *Fourteenth Annual Report of the Hampton Negro Conference 1910* (Hampton, VA: Hampton Institute Press, 1910), 51–57. Hereafter cited as *HNC 1910*.
42. Deut 28:22.

43. *HNC 1910*, 56.
44. "Letter and Circular from the Insurance Commissioner of State of Virginia," 27 November 1909, MLW Papers.
45. "Virginia Is In The Lead," *Newport News Star*, 29 January 1910 and "Negro Banks of Virginia," *New York Age*, 27 January 1910. Both in Peabody Clipping Book #86, vol. 1, 62–64.
46. Fleming, "A History," 31.
47. *Fiftieth Anniversary*, 55.
48. Ibid., 77.
49. "St. Luke Penny Savings Bank," *Richmond Planet*, 4 November 1911, 1.
50. Fiftieth Anniversary, 55, 73–74. The sale was consummated in January 1911. In the thirteen years of its existence, the Association received $25,440.02 in rent.
51. Ibid., 37.
52. "5th Annual Matron's Conference," Washington Bee, 25 June 1910, 1.
53. "True Reformers' Bank Closes," Richmond Planet, 29 October 1910. This reprints a lengthy and informative article from the Richmond Times-Dispatch of 27 October 1910.
54. Fiftieth Anniversary, 37.
55. Ibid., 38.
56. "Negro Life Insurance," HNC 1910, 44–45.
57. 27 October 1910. The Grand Master since Browne's death, W.L. Taylor, was the head of the insurance department. He resigned when the scandal broke and A.W. Holmes became Grand Master.
58. The actual figures given were: deposits $290,468.34, belonging to Grand Fountain $274,000, belonging to other depositors $16,468.34. Richmond Planet, "True Reformers' Bank Closes," 1.
59. One has to wonder how long this had been going on and why unpaid beneficiaries had not revolted. The Times-Dispatch alleged that additional unpaid claims amounted to $120,000 (27 October).
60. How much actual malfeasance there was on the part of what officers is a matter of controversy. W.P. Burrell was charged with receiving money after the bank was insolvent (Richmond Planet, 27 April, 1912).
61. "True Reformers' Troubles," Richmond Planet, 5 November 1910, 1.
62. Fiftieth Anniversary, 39.
63. "I.O. of St. Luke Here," Richmond Planet, 19 August 1911, 1. The same page notes that the Supreme Grand Council, I.O. of St. Luke, had its convention at the same time in Richmond.
64. Office of the Grand Fountain, U.O.T.R. to To Whom it May Concern, 28 February 1911. Governors Correspondence, William H. Mann, Box 19, Folder 2/15/11–9/20/11, Virginia State Library.
65. Sarah J. Watson Ward to Gov. W.H. Mann, 4 March 1911. Governors Correspondence, William H. Mann, Box 19, Folder 2/15/11–9/20/11, Virginia State Library.
66. "No Receivers for True Reformers," Richmond Planet, 4 November 1911, 1.

67. "Grand Fountain in Richmond," The Colored Virginian (Petersburg), 5 October 1912. The new Grand Master was Floyd Ross. They must have been relicensed, because the report speaks of death claims paid. Debts amounted to $300,000, and there were 20,830 members. Ross reported to the first annual Negro Organization Society meeting in November 1913 that unpaid claims of $160,000 had been reduced to $60,000. Negro Organization Society Proceedings of the Annual Meetings, 1912–13, Peabody Pamphlet #1067, Printed for the Society 1915, 10. Hereafter NOS Proceedings 1912–13. On 5 December 1914, the Planet reported that Ross had been charged with a felony; the subsequent week he is said to have disappeared leaving shortages. On 18 December 1918, Maggie Walker addressed a "get-together meeting" of True Reformers, revived her membership, and pledged a Fountain of not less than 25 members by January 10th. Richmond Planet, 21 December 1918, 1. They did not give up, she remained loyal, and the strength of the True Reformers idea marched on.
68. Fleming, "A History," 34.
69. "Nickel Savings Bank Goes Under," Richmond Planet, 17 December 1910, 1. The bank had been having trouble for some time and attempts were made to reorganize it. Attorney J.R. Pollard was elected cashier, but he refused to take the position.
70. "St. Luke Penny Savings Bank," Richmond Planet, 4 November 1911, 1. The description is drawn from this article and photographs in the MLW Papers. No other mention of the cafe has been found except, perhaps, in one reference to a St. Luke restaurant and restaurant supply house-Stephen Birmingham, Certain People (Boston: Little, Brown, and Co., 1977), 87.
71. Fiftieth Anniversary, 40.
72. "I.O. of St. Luke," Washington Bee, 26 August 1911, gives a District of Columbia view of the convention, while the Planet coverage of 19 August is sparse.
73. Maggie L. Walker to Gov. W.H. Mann, 11 August 1911 and Gov. W.H. Mann to Maggie L. Walker, 12 August 1911. Governors Correspondence, William Hodges Mann, Box 19, Folder 2/15/11–9/20/11, Virginia State Library.
74. Fiftieth Anniversary, 77.
75. Ibid.
76. Ibid., 53. The document creating the fund to fully reimburse stockholders is in the MLW Papers.
77. Richmond Planet, 8 June 1912, 1. The price was reportedly $38,500; the purchaser a speculator, Mr. Henry Wallerstein.
78. Fifteenth Annual Report of the Hampton Negro Conference 1911 (Hampton, VA: Hampton Institute Press, 1911).
79. "Federation of Colored Women," Southern Workman 40: 8 (August 1911): 453–55.
80. Ibid., 454.
81. Sixteenth Annual Report of the Hampton Negro Conference 1912 (Hampton, VA: Hampton Institute Press, 1912), 15. Hereafter cited as HNC 1912.

82. Elizabeth Cobb Jordan, "The Impact of the Negro Organization Society on Public Support for Education in Virginia 1912–1950" (Ph.D. dissertation, University of Virginia, 1978), 252; Robert Russa Moton, Finding a Way Out (Garden City, N.Y.: Doubleday Page & Co., 1920), 169; NOS Proceedings 1913–14, 5. In no source examined are the members of the committee listed.
83. Moton, Finding a Way Out, 169. The organization was consciously modeled on Mrs. B.B. [Mary Cooke Branch] Munford's Cooperative Educational Association, but it went beyond that by anticipating the Community Council idea by forty years.
84. Ibid., 172.
85. Jordan, "The Impact of the NOS," 9.
86. Moton, Finding a Way Out, 172.
87. Jordon, "The Impact of the NOS," 9.
88. See for instance Allen Washington to MLW, 5 December 1913, Records of the Negro Organization Society 1913–16, Letters No. 1, 526, Hollis Collingwood Library, Hampton Institute. Hereafter cited as NOS Records.
89. Jordon, "The Impact of the NOS," 253.
90. Copy of receipt for $1.00 made out to MLW, 21 November 1913, #221, Receipt Book, NOS Records.
91. "With the St. Lukes," Washington Bee, 13 February 1912, 1.
92. It is very noticeable that of the mainline fraternals only the Masons sent a man. Julia Layton, representing the Court of Calanthe was an ardent St. Luke and her husband addressed the group, but was not representing the Pythians. This is probably why we hear no more of the idea.
93. Washington Bee, 13 February 1912.
94. Maggie L. Walker, "Address to the Federation of Colored Women's Clubs," Hampton, Va., 12 July 1912, MLW Papers.
95. "The Week in Society," Washington Bee, 5.
96. All details are based on Minutes of the NACW, 8th Biennial Session, 1912, July 23–27, Hampton, Virginia, 10, 20, 32, 47, 54.
97. The list says Mrs. Walker, not Maggie Walker, but must be she.
98. Rackam Holt, Mary McLeod Bethune (Garden City, N.Y.: Doubleday, 1964), 103.
99. "The St. Lukes Meet," Washington Bee, 7 September 1912, 1.
100. The Fiftieth Anniversary, 41, lists 15 states and the District of Columbia, as well as three states with charters which had been inactive during the year. 59 percent of the members were from Virginia, followed by 8 percent from Washington, 7 percent from New York, 6 percent from New Jersey, 5 percent from West Virginia, 4 percent from Pennsylvania, 4 percent from North Carolina, and 3 percent from Massachusetts, surprising figures unless one remembers the makeup of the old R.E.N.G. Northern Division. At that time Maryland had only 151 members, which would indicate that Walker had not yet triumphed in the original homeland of the Order.
101. Daniel, Woman Builders, 49. The exact date is not known. The organization incorporated several years later in order to be able to own property.

102. "An Industrial School for Wayward Girls," *New York Age*, 3 July 1913, Peabody Clipping Collection, Book 288, 9. (Peak is variously spelled, sometimes being Peake or Peake's from Peake's Turnout.) All further information in this and the following paragraph is from this article.
103. This was almost certainly Mary Cook Branch Munford (Mrs. B.B.). A sketch of her life is in Chapter 8.
104. J.P. Barrett, "An Appeal for A Worthy Cause," *Religious Herald*, 22 May 1913, 11, gives insight into interracial fund-raising. First she stated the purpose—to save delinquent girls from jail and train them to be useful women; she established serious commitment by describing the purchase of the site by the Federation with $1,000 they had raised from their own community; she established legitimacy by saying the site had been approved by Judge Cardwell of the Court of Appeals and Dr. Mastin, Secretary of the State Board of Charities and Corrections; then she stated the whole project would cost an initial $10,000. "It will be impossible for the colored women, with their limited means, to raise this amount without the help of their friends, so I am earnestly appealing to you to help us make it possible to establish this reformatory for colored girls which is one of Virginia's greatest needs. Allow me to call your attention to the enclosed endorsements." It was vital that the treasurer, to whom contributions were to be sent, be white.
105. A report of the Portsmouth convention written by the Federation's recording secretary, K. Telfair Boland, which notes "much credit is due Mrs. Maggie L. Walker, Mrs. Stokes, and others of Richmond" for their fund-raising, appears in *National Notes* 16: 11 (November 1913), 10. This publication was edited by Margaret Murray Washington, from 1904 until 1922, with an interim from 1913–17 when it was edited by Mrs. B.K. Bruce. Unless otherwise identified, all *National Notes* (hereafter *NN*) cited are from the Tuskegee Collection. Our gratitude to Dr. Lillian S. Williams for making the project's consultation of this source possible.
106. *NN* 16: 11 (November 1913), 14. Additional ads appeared in *NN* 17: 2 (Nov.-Dec. 1914), 19: 1 (October 1916), 19: 4 (January 1917), 20: 1 (October 1917), 20: 7 (April 1918), 21: 4, 5, 6, 7 (Feb.-May 1919), 23: 1, 2, 3 (Jan.-March 1923), 23: 4, 5, 6 (Oct.-Dec. 1921), 24: 4, 5, 6 (Jan.-March 1922), Biennial Number 1922. They ceased when Myrtle Cook of Kansas City replaced Margaret Murray Washington as editor (1922). Most of the *NN* are from the Tuskegee collection.
107. The ad listed assets at $100,000 and in 1917 gave the address as 900 St. John Street month after month when it was St. James Street.
108. *NN* 16: 11 (November 1913), 15.
109. *Fiftieth Anniversary*, 43.
110. Ibid., 44.
111. This story is told in *Fiftieth Anniversary*, 42–43.
112. MLW to Emmett C. Scott, 3 April 1913; Booker T. Washington to MLW, 9 April 1913; MLW to Booker T. Washington, 11 April 1913; Booker T.

Washington to MLW, 25 April 1913; MLW to Booker T. Washington, 28 April 1913. All in Container 835, Folder: Virginia 1913 Speaking, BTW Papers.

113. *Program of the First Annual Session of the Negro Organization Society*, 6 & 7 November 1913, Peabody Pamphlet 1064, NOS Papers.
114. *Richmond Planet*, 8 November 1913, 1 & 5.
115. NOS *Proceedings 1912–13*, 7–9. The fraternals represented were the Masons (6,000 in state), GUO Moses (no figures given), Shepherds and Daughters of Bethlehem (1,800), Samaritans (7,000), Imperial Order of King David (1,500) which specialized in farmers' alliances and county fairs, True Reformers did not give a state figure but claimed 39,000 in 27 states, National Ideal Benefit (3,500). The minutes say St. Luke had 201,000 in the state, but that is a misprint for 21,000.
116. Ibid., 9.
117. Ibid., 12–15. Quotation on 14. The results of Weber's survey was published as *Report on Housing and Living Conditions in the Neglected Section of Richmond, Virginia* (Richmond: Whitted and Shepperson, 1913).
118. NOS *Proceedings 1912–13*, 15.
119. Ibid. The speech was described as "replete with sympathy, charming grace, and rare understanding."
120. Ibid., 18.
121. Ibid., 16.
122. *Richmond Planet*, 8 November 1913, 5.
123. MLW to Booker T. Washington, 14 November 1913, General Correspondence, Container 461, 1913 W. Nov., BTW Papers. Unfortunately a summary of the address is not given.
124. R.R. Moton to MLW, 19 December 1914. Letters #1, 526, NOS Archives, Hampton Institute.
125. NOS *Proceedings 1913–14*, 25–26.
126. A. Lyman Paey, "Premature Deaths and Preventable Diseases as a Hindrance to Negro Progress," NOS *Proceedings 1913–14*, 45–48. There were 8,274 new cases of TB reported in the state for 1913; deaths from the disease were 1,426 for whites and 2,196 for blacks. By contrast, the 10,571 cases of typhoid fever produced 518 deaths.
127. Negro Organization Society of Virginia, "Minutes of Executive Committee," 29 December 1914, NOS Archives, Hampton Institute.
128. "Miss Bowen Dead," *Washington Bee*, 14 February 1914, 1.
129. "A Tribute," *Washington Bee*, 14 February 1914, 1. There were only two years the bank did not declare a dividend, 1911 and 1912. That was because under the new regulations of 1910, they had to sell all the stock before they could do so. It was "Maggie L. Walker, who by her personal energy and solicitation sold by far the major portion of the capital stock." (*Washington Bee*, 27 June 1914, 1.)
130. "Independent Order of St. Lukes," *Washington Bee*, 14 February 1914, 4.
131. "The St. Lukes," *Washington Bee*, 21 February 1914, 8.

132. "The Independent Order of St. Luke," *Washington Bee*, 27 June 1914, 1.
133. Despite the distance between New York and Richmond, Charity Jones, a widow whose son predeceased her, made Walker the executor of her will. Jones, a native of Petersburg, Virginia, moved to New York around 1890 and organized many St. Luke councils in New York. She is one of the beloved women in St. Luke history. Her funeral is described in Chapter 9.
134. *Fiftieth Anniversary*, 45.
135. Ibid., 46.
136. Ibid., 46–48.
137. National Association of Colored Women, *Minutes of the 9th Biennial, Wilberforce University, August 5–7, 1914, Wilberforce, Ohio*, 8–9, 29.
138. "N.A. Colored Women's Convention," *NN* 17: 2 (Nov.-Dec. 1914), 1–7.
139. Ibid., 6.
140. Charles H. Wesley, *History of the Improved Benevolent Protective Order of Elks of the World, 1898–1954* (Washington, D.C.: Association for the Study of Afro-American Life and History, 1955), 136.
141. Emmett C. Burke to Governor Henry C. Stuart, 9 September 1914, Box 7, Folder: Colored Industrial, Henry Carter Stuart 1914–18, Governors Papers, VSL. This is the only example of bank stationery found.
142. "Statement of the Financial Condition of the St. Luke Penny Savings Bank," attached to letter specified above.
143. "Let Thrift Be Your Ruling Habit," *Evening Journal*, 31 January 1915, Scrapbook, MLW Papers.
144. R.R. Moton to Agnes Randolph, 30 April 1915, NOS Papers.
145. "New Creed," Scrapbook, MLW Papers.

CHAPTER SEVEN

1. The deed conveyance is reproduced as an Appendix to Anita Lovette Hall, "An Historical Study of the Cataloguing of Furnishings in Selected Rooms of the Maggie L. Walker House" (Master's thesis, Howard University, 1980). R.E. Jones's wedding in New Haven is described in the *New York Freeman*, 13 December 1884. He was a graduate of the University of Michigan medical school where Maggie Laura Walker, Walker's granddaughter, having grown up in his old house, was to study medicine.
2. The item in "Personals and Briefs," *Richmond Planet*, 3 December 1904, that reports the purchase (including the price) gives the address as 112 E. Leigh.
3. Hall, "Historical Study," 67.
4. Ibid. Hall notes that because of this she cannot fix the date of building.
5. Ibid., 68.
6. *Richmond Planet*, 3 December 1904.
7. Bill for $1,955.74, Moore and Archer, General Contractors and Builders, MLW Papers.
8. Bill for $283.52, George W. Anderson & Sons, MLW Papers.

9. E.g. the Historic Structures Report.
10. Earl Lifshey, *The Housewares Story: A History of the American Housewares Industry* (Chicago: National Housewares Manufacturers, 1973), 200 (with illustration). This reference was kindly called to my attention by John Ryan, National Park Service Conservator.
11. See Appendix B for further information on the library contents.
12. "Luckiest Negress in Town," *Newport News*, 24 December 1903, Peabody Clipping Collection, v. 7, 238.
13. *Richmond Planet*, 23 January 1909.
14. Interview of Dr. Walter Daniel by Gertrude Marlowe, 30 May 1986.
15. "St. Luke Brevities," *Richmond Planet*, 2 September 1899, 8.
16. This should not be over interpreted since, with the exception of her sons and occasionally their wives or children, few persons in the household are mentioned in her diaries—her mother, for instance, is referred to only two or three times.
17. *Richmond City Directories*, 1899–1910. In 1899 and 1900, Armstead is listed as a "carrier PO." With the change in president, he is a substitute carrier in 1901–1902, and is again a carrier 1903–1910. See also Manuscript Census, Richmond City, 1910.
18. Armstead Walker, Sr. was enumerated in the 1900 census, but drops out of the City Directory as of that date.
19. Because Russell did his LaSalle College Correspondence Course accounting problems on Walker Bros. stationery, several sheets are in the MLW Papers. Andrew J. Walker lived at 904 West Leigh.
20. *Richmond City Directories*, 1911 & 1913. The Citizens Club may have been his principal club—see Dorsey Bragg's testimony in "Russell Walker on Trial," *Richmond Planet*, 20 November 1915, 6.
21. "Standard Accident Insurance Co. v. Walker (1920)," *Cases Decided in the Supreme Court of Appeals of Virginia*, vol. 127 (Richmond, VA: Superintendent of Public Printing, 1921), 142–45. (Hereafter referred to as "Standard Accident," Va. 127) The insurance company had argued that Armstead did enough actual bricklaying to be in a higher risk category than his premiums covered. The Court set aside that argument, saying he did no more than would be expected of a contracting supervisor and had not been killed in connection with laying bricks anyway.
22. He was a member of the Past Grand Master's Council, No. 14. Dues Card 1896, MLW Papers.
23. "Standard Accident," Va. 127, 145. The insurance company also argued that Armstead had failed to disclose all his accident and sickness policies and that therefore their policy was void. The Court noted two that were not disclosed: membership in the Independent Beneficial Club which carried a weekly sick benefit of $4.00 as an incidental detail of membership that any man might be forgiven for omitting—indeed those who did not need the sick benefit did not collect it; and a policy Maggie Walker took out on him with the Home Beneficial Association after he obtained the Standard Accident Policy, which he did not

know about until much later, since she made the arrangements and paid the premiums.

24. This club is frequently mentioned in the accounts of Russell's trial.
25. "Tragedy in Virginia," *Cincinnati Union*, 3 July 1915, 1.
26. *Richmond Planet*, 17 October 1913.
27. Ibid., 10 July 1915, 7.
28. Ibid., 17 July 1915.
29. Several trial accounts, and "Tragedy," *Cincinnati Union*, 3 July 1915, 1.
30. See, for example, "Nothing But Leaves," Addresses 1909, MLW Papers.
31. *Richmond Planet*, 10 July 1915, 6.
32. Elizabeth Bott, *Family and Social Network: Roles, Norms, and External Relationships in Ordinary Urban Families* (New York: Free Press, 1971 [2nd ed.]), 53–54, 60. Bott's original hypothesis was that the degree of segregation of the role relationship between husband and wife varied directly with the degree of connectedness of their network.
33. Maggie Walker was a dynamic, attractive woman who worked closely with many men and women, in Richmond and elsewhere. She was direct and earthy in language among intimates. Needless to say people speculated about the nature of some of her relationships before she was married, while she was married, and during her long widowhood. In this case the author knows of no evidence with which to evaluate the rumors that adhere to public figures. Walker was a woman of great discretion.
34. Manuscript Census, City of Richmond, 1910.
35. Personal communication, Park Ranger Celia J. Suggs.
36. *Fiftieth Anniversary*, 76. A note that Mrs. Elizabeth Mitchell of Good Idea Council 16 was able to be out again appeared in "St. Luke Brevities," *Richmond Planet*, 4 November 1899, 4.
37. *Washington Bee*, 17 September 1910.
38. "Richmond, Va., July 26, 1915 Elizabeth Mitchell is a Post-Paralytic, and is incompetent as a witness in Court. She is both mentally and physically incompetent, and forced attendance may result in further and permanent injury. H.L. Harris, M.D." Quoted in "The Grand Jury Heard Enough to Justify Charge of 'First Degree' Murder," *Richmond Planet*, 31 July 1915. This note should appear in Hustings Court Ended Causes 305, Virginia State Library with the other witness excuses, but it does not. Also Maggie Walker's testimony "My mother was paralyzed about three years ago and while she can move around, she is mentally unbalanced," *Richmond Planet*, 20 November 1915, 7.
39. FABC Minutes, Vol. II, 75. "Rec'd and Baptized by Rev. John Fauntleroy, June 2, 1901." Russell Walker is third on the list.
40. Alvin White, "I Remember Maggie Walker," *Sepia*, December 1977, 57.
41. "Closing Exercises of Richmond High and Normal School," 14 June 1907, MLW Papers.
42. "Walker-Frasure Nuptuals," mimeo press release, MLW Papers. In various places Frasure is also spelled Frazure and Frasier.
43. *Richmond City Directories*, 1913–15.

44. In "Russell Walker on Trial," *Richmond Planet*, 20 November 1915, he is reported as saying that he has had lung trouble for two or three years.
45. A copy of Dr. Thomas Carrington's Metropolitan Life Insurance Company pamphlet, "Directions for Living and Sleeping in the Open Air," printed by the insurance company in 1913 is in the MLW Papers. It gives a good idea of how important open air was considered.
46. "$1,000 Wanted for Tubercular Sanitorium for Colored Patients," *Richmond Planet*, 10 July 1915, 7.
47. Interview of Dr. Walter Daniel by Gertrude Marlowe, 30 May 1986.
48. "Walker-Frasure Nuptuals," MLW Papers. The real estate broker was Philip A. Peyton, Jr.
49. Ibid. The address was 28 West 148th Street.
50. Ibid. Also see Marriage Certificate, MLW Papers. The officiating minister was William P. Hayes, Jr., Mt. Olivet Baptist Church.
51. A tale of a Sunday afternoon joy ride in a Stevens-Duryea that ended in near disaster for a group of men including Russell is told in "Tap Turner's Car Ditched," *Richmond Planet*, 3 October 1914.
52. "I Remember Maggie," 57.
53. Ralph Matthews, "Mrs. Walker's Son Denies He Plans to Contest Will," *Afro* [Baltimore], n.d. (Vertical Files, Moorland-Spingarn Research Center, Howard University).
54. *Fiftieth Anniversary*, photo page of Emporium employees opposite 68.
55. Notes from Walker Family Bible, MLW Papers.
56. Manuscript Census, Richmond City, 1910.
57. Address given in the Coroner's Jury transcript, *Richmond Planet*, 10 July 1915, 7. The quote is her answer to the Commonwealth Attorney's question, "Why did you leave the Walkers?" *Richmond Planet*, 20 November 1915, 7.
58. There was considerable discussion at the trial about how intelligent Polly Payne was. This may have been primarily to discount some testimony. In his summation, Attorney Hewin asked, "Do you think Mrs. Walker would have raised a girl like her without educating her? Is it not a fact that her mind was weak?" *Richmond Planet*, 20 November 1915, 7. Russell is quoted as saying, same paper, same page, "Polly Payne cannot bring a message from the telephone and take it back. She would get it mixed up." Whatever she may have lacked in academic skill, she was utterly devoted to Maggie Walker, Hattie and Maggie Laura. And a few years later it was to her Russell wrote from New York, asking her to redeem some jewelry he had pawned.
59. For example, he was the chauffeur for the 1930 trip to Bethune-Cookman College, March 10, 1930 Diary, MLW Papers.
60. They ultimately had an apartment over the garage.
61. *Richmond City Directory* 1910; Manuscript Census, City of Richmond, 1910; Gravestone, Evergreen Cemetery, MLW Plot. This death is not recorded in the Family Bible Notes, MLW Papers.
62. Personal communication, Park Ranger Celia Suggs; an item about the car appeared in the *Richmond Planet*, 23 August 1913.

63. Someone named Thelma Allen is listed as living in the house in 1915. Hustings Court Ended Causes 305, Virginia State Library. Her name is coupled with Elizabeth Mitchell's, which suggests that she cared for her. She never appeared in Court so that is all that is known.
64. "A Card From Mrs. Walker," *Washington Bee*, 9 May 1908. In addition to flowers, plants, and food, she specifically lists "elegant presents of bric-a-brac, a clock, and pictures."
65. A few of these letters have been quoted elsewhere in this study, e.g. O.M. Stewart's and James Holmes's in Chapter 2, since they reminisced about her school days.
66. M.E. Knight to Maggie L. Walker, 7 April 1908, MLW Papers.
67. *Washington Bee*, 21 March 1908; 18 April 1908; 6 June 1908.
68. Newspaper accounts of the shooting in 1915 speak of her "slight lameness" and her need for help to go up the stairs of her home, e.g., *Richmond Planet*, 26 June 1915. The stairways at the Maggie Walker House are unusually steep and as an arthritic I can attest to their difficulty. A stenographic account of her testimony before the Coroner's Jury (Richmond Planet, 10 July 1915, 7) about getting up when Russell came down to tell her he had got the burglar stated "I am lame and it takes a little time for me, but I scrambled up . . . ."
69. An eyewitness to a St. Luke parade in 1917 specifically denied that Maggie Walker had difficulty walking at that time (interview of Dr. Walter Daniel by Gertrude Marlowe, 30 May 1986). It must be remembered, however, that her ability to create illusion was formidable.
70. This was an allusion that appeared several times in the Richmond Planet during the early thirties.
71. "Notable Negroes of Other Days: Maggie L. Walker," New York Age, 30 September 1933 (Schomburg Clipping Collection, Microfiche 05635). The title is hardly tactful, since she was still alive.
72. The Richmond Times-Leader of 21 June 1915 noted on page one that the temperature the previous day was 97 degrees at 3:00 p.m.
73. "Standard Accident," Va. 127, 142–43. 142–43.
74. 20 June, 1925 Diary, MLW Papers. The passage reads, "Very sad day for me.—A reminder of the sad bitter past—which I do not as yet understand—and which I cannot forget. Armstead, Russell, Mother, Loved ones gone before." In her 1918–22 diary, she notes the number of years that have passed each June 20th since 1915.
75. The evidence was repeated so many times, with very little variation, that I have constructed the fullest account possible, noting anything new, unique, or controversial as the story developed. The Richmond Planet stories were obviously often based on relatively complete stenographic records of testimony (several stenographers were present representing various interests—it is possible that a stenographic record or even a transcript exists with other St. Luke records not available to the author). The important Planet issues are 26 June, 3 July, 10 July, 17 July, 24 July, 31 July, 9 October, 23 October, 15 and 20 November 1915. Accounts also appeared in the Richmond Times-Dispatch and the News-

Leader. No stenographic court record remains. The Chief Deputy Clerk in the John Marshall Court Building, Richmond, explained that the dictabelt strips of the time had all been destroyed by dry rot (interview by Kim Q. Boyd [Leathers], 22 August 1986). Transcripts were made only for appeals. The only official records extant are the Hustings Court Ended Causes 305 and the Hustings Court Order Book 60 in the Virginia State Library. (Hereafter the former will be referred to as Ended Causes 305; the latter as Order Book 60.)

76. The deceased was the child of a son of one of Armstead's sisters.
77. This sketch was shown to the Hustings Court jury by the defense attorney, H.M. Smith. Ended Causes 305.
78. The wound is precisely described in Indictment for a Felony, 25 July 1915, Ended Causes 305.
79. "Grim Tragedy in Maggie L. Walker's Home," Richmond Planet, 26 June 1915.
80. "Detectives Work on the Killing of Walker," Richmond News-Leader, 21 June 1915. "Armstead Walker, Colored, Husband of Maggie L. Walker is Instantly Killed," Richmond Times-Dispatch, 21 June 1915, reprinted in the Richmond Planet, 26 June 1915.
81. "Armstead Walker, Colored," Richmond Times-Dispatch, 21 June (the Times-Dispatch never capitalized Negro, while the News-Leader always did). For another emphasis on MLW's wealth, see "Two Probes of Walker Shooting Case," Richmond Times-Dispatch, 30 June 1915; reprinted in Richmond Planet, 3 July 1915, 8.
82. The Richmond Planet, 26 June 1915, gives a detailed account and calls Russell's presence at the funeral "embarrassing."
83. The secret to Armstead Walker's identity lies in the names of his pall bearers, very few of whom are familiar from Maggie Walker's world. The active ones were William Wood, D.C. Clark, Powell Williams, Rev. J. Andrew Bowler, J. Milton Dabney; the honorary were O.J. Farrar, D.P. Bragg, W.H. Jackson, Sidney Mosby, H.J. Moore, George N. Evans, Tony Clarke, William Miller, Dr. D.A. Ferguson, Charley Johnson, and S.S. Baker.
84. Two accounts of the first day of the inquest are "Two Surprises at Walker Inquest," Richmond News-Leader, 23 June 1915, 1; and "Grim Tragedy in Mrs. Maggie L. Walker's Home," Richmond Planet, 26 June 1915, 1, 4.
85. She said at this time that Armstead's personal insurance was $10,000 apart from the $7,500 accident policy; his business insurance was $5,000, payable, after settlement of debts, half to Andrew Walker and half to the estate.
86. The Planet reported Smith's remark, 26 June 1915.
87. "Postpone Inquest of Walker's Death to Friday," Richmond News-Leader, 30 June 1915, 1.
88. Richmond Planet, 26 June 1915.
89. Ibid.
90. "Postpone Inquest," Richmond News-Leader, 30 June 1915, 1; also "Two Probes," Richmond Times-Dispatch, same date.
91. At this time black attorneys had to be "led" by a white attorney.

92. Richmond Planet, 3 July 1915. A revealing, if tactless, note appeared in the issue of 10 July, "The Planet was in great demand last week because of the Walker case. Besides the regular edition, two extra editions were served to the newsboys who wanted to take them from the press faster than the press could print them. One of these vendors sold 400 copies, making a profit of $10.00 by his activity. It is the first time in the history of this journal that an "extra" edition was issued."
93. Dorsey P. Bragg was a partner in Bragg Bros. Real Estate. The Coroner would not allow the remark to be repeated, but in subsequent testimony Bragg alleged that Russell had said his father had called him a bastard (meaning it literally).
94. The club is identified in "Russell Walker on Trial," Richmond Planet, 20 November 1915, 6.
95. At one point Smith is quoted as saying that he was concentrating on keeping out inadmissable evidence "that would not be admitted in a women's suffrage meeting where everything is admitted." Richmond Planet, 10 July 1915.
96. Ibid.
97. Ibid.
98. Russell's juries were all white males. The murder theory was advocated by Paul D. Beattie, foreman and private detective, James W. Gibbons, and A.G. Anthony, Jr.; the accident theory by Deane Gartheright, Harry Adebanski, and J.B. Schafer. "Jury Returns Noncommittal Verdict," Richmond News-Leader, 3 July 1915, 1.
99. "Hearing Postponed," Richmond Planet, 10 July 1915, 6.
100. "Walker Case," Richmond Planet, 10 July 1915, 1.
101. "Tragedy in Virginia," 3 July 1915.
102. "The Walker Case," Richmond Planet, 3 July 1915, 4.
103. Ibid., 17 July 1915, 1.
104. This tale was not reported as part of the inquest evidence, nor was it ever part of Maggie Walker's testimony, just as the James boy was never part of Russell's. It was decided that a man could not have gotten from the Johnson roof to the Walker back porch.
105. The ones mentioned were D.P. Bragg, Dr. Ferguson, Mr. J.J. Miller.
106. They were W.H. Jackson and Ira Cousins.
107. The reason for dismissal is given in "Walker Indicted for Killing Father," Richmond News-Leader, 26 July 1915, 1.
108. "The Russell Walker Case," Richmond Planet, 24 July 1915, 1; reprinted from Richmond Evening Journal, 21 July 1915.
109. Ibid.
110. "The Grand Jury Heard Enough to Justify Charge of 'First Degree' Murder," Richmond Planet, 31 July 1915.
111. On the bottom of the Indictment, the witnesses are listed with 6 columns following their names, marked with a dot or check. It is unclear what that means. The witnesses are Leslie West (1011 N. 2nd), Dr. W.H. Taylor, Dr. D.P. Bragg (111 W. Leigh), Mrs. Lillie D. Sawyer (108 W. Leigh), Elizabeth Mitchell and Thelma Allen (both 110 E. Leigh), V.B. and Hallie Robinson (both 113 E. Leigh), J. Guy Walker (policeman), G.L. Wills (policeman), Rev. J.A. Bowler,

Evelyn and Mamie R. Bowler (all three at 112 E. Leigh), Marteal Walker (opposite 419 W. Duval), Mrs. M.R. Barrett, Mabel Harris, Carrie Barrett (all three at 302 E. Leigh), B.F. Turner (701 N. 2nd), Albert Tribbey (406 E. Baker), William Jones (1215 N. First), Ira Cousins, Sergeant Wiltshire, John H. Braxton, Rev. W.T. Johnson, William Bailey, F.C. Bailey, J.H. Harris, Thomas Smith, Maggie L. Walker, Carey Wheaton, George Holmes. The addresses are from a typewritten witness list, attached to a group subpoena, Ended Causes 305.

112. "The Grand Jury," *Richmond Planet*, 31 July 1915.
113. "Walker Indicted for Killing Father," *Richmond Times-Dispatch*, 26 July 1915, 1.
114. *Richmond Planet*, 31 July 1915.
115. Ibid.
116. An Indictment, Ended Causes 305.
117. *Richmond Planet*, 31 July 1915.
118. Ibid. This statement is attributed to Hon. L.O. Wendenburg.
119. Ibid. The outcome of this interview is nowhere described, but she continues to be called as a witness and never comes.
120. *Richmond Planet*, 28 August 1915.
121. *Washington Bee*, 6 November 1915.
122. "Resolutions from the Executive Board," *Fiftieth Anniversary*, 56.
123. Ibid., 48–49, quotation from 49. Given the close relationship between Harris and Walker, one can speculate that the proposition may have been put forth precisely to be defeated.
124. *Washington Bee*, 19 September 1914.
125. Ibid., 6 November 1915.
126. *Fiftieth Anniversary*, 50–52.
127. Ibid., 55.
128. Ibid., 56.
129. *Richmond Planet*, 28 August 1915.
130. "Armstead Walker's Mother Gone, Too," *Richmond Planet*, 4 September 1915. She was survived by her daughters Sophie I. Lemas, Emma J. Wingfield, Lucy A. Beverly, and her son, Andrew; 15 grandchildren and 3 great-grandchildren.
131. Evergreen Cemetery. Mary Walker's undated holograph will, in Will Book 14, page 229, John Marshall Court Building, Richmond, bequeaths her household possessions to two granddaughters, and leaves the rest to be divided between her five children. Armstead was named Executor. It is unclear how the elder Walkers' home at 912 N. 7th ended up as a lot in Maggie Walker's estate.
132. Order Book 60, 52. "The Walker Case Continued," *Richmond Planet*, 9 October 1915. A group subpoena was again prepared for the 21st, Ended Causes 305.
133. "The Killing of Armstead Walker: Hon. L.O. Wendenburg Hurls a Bombshell," *Richmond Planet*, 23 October 1915, 1.
134. A penciled note from Thomas Smith: "Thomas Smith that was standing on Leigh St. near 2nd St. that heard Russell's remarks/ Thos. Smith/ sign" was turned into an affidavit on the 21st of October, by having William Brown swear

to its authenticity and repeat the remark he had also heard, "I will get him before night." Ended Causes 305. The Elizabeth Mitchell matter remains a mystery.

135. There is no information on the nature of this injury.
136. *Richmond Planet*, 10 July 1915, 6.
137. Order Book 60, 92; noted on Indictment, Ended Causes 305.
138. *Richmond Planet*, 13 November 1915. Polly Payne's injuries were confined to bruises.
139. Order Book 60, 158, 161–62. Jury Summons and List of Jurors, Ended Causes 305. The jurors were: Frank D. Beveridge, foreman, Herbert B. Thompson, Thomas J. Walker, J.O. McGehee, Granville Hord, James L. Creery, Lewis T. Mason, William O. Betts, A.W. Miller, J.W. Woodward, C.J. Ney [Hey?], Emmanuel Francis.
140. The witnesses summoned were: Robb Harris (1021 St. James), Brother Caump (906 N. 3rd), Morris Monroe (1016 St. Peter St.), P.T. Hunt (2nd and Baker), Mary Catherine Johnson (1300 N. 23rd St.), Daniel Harris (1323 N. 23rd St.), Dr. E.R. Jefferson (706 N. 8th St.), N.C. Scott (Barber) 9th and Main, Luvinia Armstead (Williams store), Wm. Miller (Miller's Hotel).
141. Evidence is from "The Walker Case," *Richmond Planet*, 0 November 1915, 3, 6, 7, 8. This was an issue devoted almost wholly to the trial.
142. Order Book 60, 162–64.
143. *Richmond Planet*, 20 November 1915, 7.
144. G.M. Foster, "Peasant Society and the Image of the Limited Good," *American Anthropologist* 67 (1965), 293–315. Foster's concept has been criticized and an alternate explanation advanced- the existence of socially enforced "leveling mechanisms" to redistribute resources in conditions of scarcity.
145. *Richmond Planet*, 20 November 1915, 7.
146. Ended Causes 305.
147. 20 November 1915, 7.
148. Order Book 60, 164.
149. Louis R. Harlan, *Booker T. Washington: The Wizard of Tuskegee, 1901–1915* (New York: Oxford University Press, 1983), 455.
150. *Richmond Planet*, 20 November 1915. This article also reports that the jury originally stood 9 to 3 for acquittal.
151. Order Book 60, 167.
152. The trial issue the *Planet* reported, "Long lines of colored people extended up Broad Street, leading from the courtroom, most of them sullenly discussing the verdict."
153. *Richmond Planet*, 11 March 1916. The case is discussed here, although it lasted several years, because it is so closely tied in with the shooting.
154. Ibid. and 18 March 1916.
155. Ibid., issues of 15 and 22 September 1917.
156. Ibid., 20 April 1918. Also 15, 16 April 1918, Five Year Diary, MLW Papers. For the argument that murder is an accidental killing by violence for the purpose of insurance, see "Standard Accident," 127 Va., 142.

157. All the above is based on "Standard Accident," Va. 127, 140–47. The conspiracy quotations are from 143.
158. Entries for 18 March, 1 & 6 April 1920, Five Year Diary, MLW Papers. The quotation is from 6 April. It is not clear whether she paid Smith the full fee. On 1 April she noted, "Fee $5,500 Paid $2,000, deducted $3,500"; on 6 April, "Total case $6,500." The full settlement from Standard should have been $8,500.

CHAPTER EIGHT

1. *IOSL 1919 Convention*, 103. She was explaining to the Matrons why there had been only one Juvenile Division executive committee meeting in the prior four years.
2. Z. D. Lewis to Maggie L. Walker, MLW Papers. Written on Second Baptist Church stationery, the date line is not filled in, but the stationery has a 191_ blank for the year date. Suggesting that the letter was written after 1915 because it uses the word "still" in the phrase "you were still their idol" and makes reference to people with the "sanctified sense" to appreciate her is more instinctive than scholarly. It may refer to the opposition within St. Luke over policy changes. Rev. Lewis had a totally debilitating stroke on 4 July 1918, while dedicating the memorial to John Jasper (Five Year Diary, MLW Papers).
3. MLW Papers. It has been suggested that the figures represent actual ones from the business, but comments such as "study model" and "Lesson 12—grade C" as well as the amounts of money make that unlikely. There is no evidence about what Russell was actually doing in 1916; the 1916 *Richmond City Directory* still lists him as a bricklayer.
4. Family Bible Notes, MLW Papers; Evergreen Cemetery.
5. *Fiftieth Anniversary*, 76.
6. A diploma on the library wall of the MLW house indicates that Melvin completed the Academic Course at Shaw on 11 May 1916, at age 18. Black universities had a residential college preparatory course to ready students to enter the university. Most of these were dismantled after World War I. See J. Stanley Durkee, "Farewell Message," *The Academy Final* (Washington, D.C.: Howard University, 1919), 8–9. Melvin was at Shaw one or two further years, then left without receiving a degree, and started work in the bank. He was a member of Omega Phi Psi fraternity (known as Q dogs).
7. The address was 1810 Arctic Avenue. The woman's first name was Emma, the last name has not been identified.
8. Emma to Miss Maggie, 23 July 1916.
9. The charter application was received in the main office on 25 February 1917. Box G210, Folder: Richmond, Virginia, 1914–17, National Association for the Advancement of Colored People Papers, Library of Congress. Hereafter NAACP Papers.
10. J. Thomas Hewin to James Weldon Johnson, 17 April 1919, Folder: Richmond,

Virginia 1918–20, Box G210 (I), Branch Files, NAACP Papers. This letterhead has the quotation but not an address.

11. *Richmond Journal*, 28 January 1919, Folder: Richmond, Va. 1918–20, Box G210 (I), Branch Files, NAACP Papers.
12. "As for myself, my interest has been with the National Association and I regret my inability to put myself in the place to keep the association alive in the eyes of the Richmond public," Maggie Walker to Walter White, 17 December 1932, Folder: Richmond,Va. 12/1932, Box G210, Branch Files, NAACP Papers. NAACP press releases were routinely printed in the *St. Luke Herald*.
13. The following thumbnail sketch is drawn from Sarah McCulloh Lemon's entry in Edward T. James, ed., *Notable American Women: 1607–1950* (Cambridge, MA: Belnap Press, 1971), 600–601.
14. A biography of Stokes is in *Black Women in America*, v. 2. 1118–19.
15. Wendell A. Howlett, "A History of the Richmond Urban League, 1929 to 1974, as Reflected in the Annual Reports" (Master's thesis, Virginia State College, 1976), 25.
16. Community House for Colored People, *Charter & By-Laws*, Richmond, Virginia (University of Richmond Library). Charter dated 26 January 1917. Other directors were Margaret Johnson and John Mitchell.
17. This story is told in Sadie Daniel [St. Clair], *Woman Builders*, 50.
18. "$1,000 Raised in One Week: Maggie L. Walker's Word for the Race Made Good," *St. Luke Herald*, 12 October 1918; *1919 IOSL Convention*, 14; for a Community House letterhead listing Lillian Payne as Executive Secretary, see letter to Mrs. C. C. Pinkney, 9 October 1919, Community House for Colored People Collection, Folder: Letters Concerning the Merging of St. Monica's Mission and Community House 1918–20, Valentine Museum, Richmond.
19. This account appears in Francis H. McLean and Hilda K. Mills, *Survey of the Social Agencies of Richmond, Virginia*, American Association for Organizing Family Social Work, January 1923, 122.
20. Unpublished memoirs of Eugene Kinkle Jones. My thanks to his grandson, Dr. Vann K. Jones, for permission to use this passage. There is much yet to be learned about the dating and interdigitation of these events. A persistent but undocumented story locates the first Urban league office in Walker's basement. Eugene K. Jones, in his recommendation of her to the Harmon Foundation for an award in business identifies her as the "Chairman of Local Board of Urban League in Richmond at one time." (E.K. Jones to George E. Haynes, June 1926, Box 36, Folder: Maggie L. Walker Business 1926, Harmon Foundation Collection, Manuscript Division, Library of Congress.) When this Urban League existed and why there is no record of it remains a mystery.
21. *Fiftieth Anniversary*, 70, 75.
22. "I.O. of St. Luke Here," *Richmond Planet*, 25 August 1917. Everything about the convention that follows is from the same, highly prejudiced, account.
23. In the pages of the *Planet*, Mitchell often expressed his dislike for attorney Jackson and the accommodationist position he stood for as a staunch follower of Booker T. Washington and chairman of the local branch of the National

Negro Business League. In his obituary of Jackson (*Richmond Planet*, 16 August 1924), he wrote that Jackson's friends had been white and his enemies black.

24. *IOSL 1919 Convention*, 10.
25. Compare the photograph of the old building in *Fiftieth Anniversary*, following 20 with the drawing of the new building which is the frontispiece to *IOSL 1919 Convention*.
26. Ibid., 11; at the 1919 convention, the white workers presented Walker with a basket of flowers. *1919 IOSL Convention*, 84.
27. e.g. notices in the *Richmond Planet*, several issues during the summer of 1915
28. There is no documentary confirmation of either the fact or the reason Burke insisted he leave, but his work habits were not those of a good employee.
29. In the beginning of 1918, a new type of source on Maggie Walker's life becomes available off and on—her diaries. The first diary is a small five-year one, with four lines allocated to each day. In the main, it is clear what year is being referred to except in about three instances of the month or year end summary memos written under the press of emotion which exceed their allotted space. Any ambiguity is so labeled. This diary is like an appointment book. The first page has a list of contributions to fraternals and properties owned with the amount of the mortgage on those that were encumbered. Starting on January 12 are entries "R. out" which go on when he was home until his death.
30. Five Year Diary, 16 February 1918.
31. Oral History interview of Maggie Laura Walker Lewis interviewed by Diann Jacox, 18 April 1981, MLW Papers.
32. Five Year Diary, 29 May and end of month memorandum.
33.. R.E.T. [Walker] to Dear Wife and Mother, 4 June 1917 [this must be misdated], MLW Papers
34. Five Year Diary, 7 December 1918.
35. Ibid., end of December Memo; 23–24 January 1919, "R out."
36. Walter Dyson, *Howard University: Capstone of Negro Education—A History, 1867–1940* (Washington, D.C.: The Graduate School of Howard University, 1941), 71–72. The course lasted from August 1 to September 16, 1918. A group photograph of all 445 graduates is in the Maggie Walker House Collection. A photograph of the seven-member staff appeared in *The Academy Final* (Washington, D.C.: Howard University, 1919), 8.
37. Dyson, *Howard University*, 72. Emphasis mine.
38. *St. Luke Herald*, 12 October 1918. The car was a National, the chauffeur Alphonso Robinson, then 18, who worked for the Walker until her death. He was so strong that he could carry her in her wheelchair up the steps to the second floor of the house.
39. *1919 Convention*, 13.
40. Just when they acquired the house is not known. The detail about "double O" was supplied by Alice McSweeney Gilliam, 31 July 1993.
41. Interview with Dr. Walter Daniel by Gertrude Marlowe, 30 May 1986.
42. This was called War Camp Community Service (WCCS) (and Maggie Walker missed being on the Executive Committee). Some details of war work done by

the Richmond African American community, including committee memberships, has survived because Virginia Governor Westmoreland Davis appointed a Virginia War History Commission in January 1919 to prepare a full history of the State's contribution to the War. In order to include blacks and their accomplishments, a Board of Negro Collaborators was appointed that included Maggie Walker. John Mitchell was Chairman. This was an ambitious undertaking—they appointed a paid field worker (Ora B. Stokes) whose job was to organize each county, gather military records, review periodical coverage during the war, collect letters, photographs, and diaries, etc. Several volumes were published: Virginia War History Commission (hereafter VWHC), *Plans and Personnel of the Virginia War History Commission* 1 (Richmond, VA: State Capitol, 1920); VWHC, 2, *Virginia's War History* (publication information the same), 1920; VWHC, 3, *Virginia in the War*, 1921. A manuscript collection is in the Virginia State Library. Some of the African American material appears in Arthur Kyle Davis, ed., *Virginia Communities in War Time* (Richmond, VA: State Capitol, 1927), 258, 279, 305–6, 335–36, 345. It is apparent that the sheer magnitude of the project defeated full coverage.

43. 12 October 1918. As of that date, 1,500 were in the service.
44. Davis, *Virginia Communities*, 335–36. Walker was Chairman of the Publicity Committee.
45. Five Year Diary, 12 October 1918, MLW Papers.
46. Ibid., 13–18 October.
47. Department of Labor, Division of Negro Economics, *The Negro at Work During the World War and Reconstruction* (New York: Negro Universities Press, 1969), 14. [Originally 1921] Walker recorded the Haynes visit in her Five Year Diary, 3 June 1918.
48. Davis, *Virginia Communities*, 305–6.
49. At the 1918 NACW convention in Denver, Mary Talbert announced that African American women had raised $5,000,000 in the Third Liberty Loan Drive and contributed $300,000 to the Red Cross. Crisis 16 (September 1918), 240.
50. Ibid., 305.
51. St. Luke Herald, 12 October 1918.
52. Five Year Diary, 13 October, 3 November 1918.
53. The two organizations are not identified. The reference does not appear to be to their military training, but to St. Luke and the bank.
54. "Great Work of Virginia Women," Afro-American, 9 February 1916, Peabody Clipping Collection, Book 231, v. 1, 74–75.
55. "State Wide Tag Day for School," Norfolk Journal and Guide, 24 February 1917, Peabody Clipping Collection, Book 236, v.2, 17.
56. "Women's Federation," Norfolk Journal and Guide, 4 August 1917, 1.
57. Chicago Defender, 6 February 1916.
58. The text is as printed in the Southern Workman 47 (1918): 315.
59. E.g. Five Year Diary, 14 June 1918, 45 washrags and soap.
60. There are many accounts of this. See Elizabeth Davis, Lifting As They Climb: National Association of Colored People (private printing, 1933), 78–82.

National Association of Colored Women, Tenth Biennial Session, Baltimore, Maryland, 1916, 44 (MSRC) lists Walker as a delegate of the CCW. More modern histories are beginning to deal with the controversies.

61. Five Year Diary; Richmond City Marriage Register #7, 280, Bureau of Vital Statistics, John Marshall Court Building.
62. Marriage Register #7, gives her age as 19, but she was actually 18 according to her Memorial Service Program, Ethel Robinson Walker Chambers, 12 May 1983, MLW Papers. There her birth date is given as 4 May 1900. After the first few years, and three children, the Melvin Walkers did not have a happy time. Melvin drank, and they fought. Ethel started taking the children and going home to her family just up the street for various periods of time. They permanently separated in the late twenties and the children left 110, coming only for frequent visits. Ethel took a secretarial course, but there is no evidence she ever worked for any St. Luke enterprise. To recall us to economic reality, she is listed as a domestic, with her address 110 Leigh Street, in two City Directories (1928, 1930). She eventually got a degree in social work from Virginia Union and worked as a visitor for the Family Society of Richmond for thirty years.
63. Five Year Diary, 12 March 1919.
64. The Robinsons were Episcopalian, so Walker's two Baptist boys had both married Episcopalians, and her grandchildren were all brought up Episcopalian.
65. Five Year Diary, 25 September 1919; Family Bible Notes, MLW Papers.
66. It is not known what he did there, but he stayed a year and may have taken some courses in actuarial accounting at the University of Pennsylvania's Wharton School (see C.V. Kelley, "Laying the St. Luke Foundation: The Transition to the Fraternal Insurance Idea," St. Luke Herald, n.d.) On 3 July (Five Year Diary), she recorded his address as 1018 Lamon St.
67. Five Year Diary, 26, 28 June, 3 July. It is clear from these passages that she had called him back when she received Moton's letter offering him a job, and that she would not permit his return sooner. What Hattie thought of all this is not recorded.
68. Five Year Diary, 7 January 1920.
69. Ibid., 4 July 1918 for Lewis; many references to Mary Dawson; Five Year Diary, 4 March-April 3 1918 for Mary Griffin. Griffin left her house to Walker.
70. Ibid., 5 April 1919. Also see tombstones, Walker Plot, Evergreen.
71. Richmond Planet, 23 August 1919; IOSL 1919 Convention, 62.
72. Ibid., 30 August 1919. These passages are quoted in Robert T. Kerlin's The Voice of the Negro 1919 (New York: E.P. Dutton, 1920), 31.
73. Five Year Diary, 19 August 1919; Richmond Planet, 23 August 1919. The text of the resolution is reproduced in Floyd Calvin's article on Maggie Walker, Pittsburgh Courier, 4 January 1930 (Schomburg Clipping File Microfiche 05635).
74. Depending on who is writing, neither, one, or both of the words "interracial" and "cooperation" are hyphenated. This account follows the Commission's usual usage.

75. This history and what follows is drawn from Commission on Interracial Cooperation, The New Inter-Race Relations in the South, Address by Will Winton Alexander before the Seventy-Sixth Annual Convention of the American Missionary Society, November 8, 1922, MLW Papers. A consideration of what it all added up to is Paul E. Baker, Negro-White Adjustment: An Investigation and Analysis of Methods in the Interracial Movement in the United States (New York: Association Press, 1934). The major method was discussion groups.
76. Ibid., 5.
77. (New York, E.P. Dutton, 1920.) Professor Kerlin was fired in 1921 for having written the Governor of Arkansas on behalf of six black farmers who had been sentenced to death following the Arkansas riots. There was strong support for his reinstatement in both the black and white Virginia press (Norfolk Journal and Guide, 3 September 1921).
78. Kerlin, Voice of the Negro, 65–66. No date given.
79. Commission on Interracial Cooperation, Progress in Race Relations: Annual Report, 1923–24 (Atlanta, GA: CIC, 1924), 9. MLW Papers.
80. Commission on Interracial Cooperation, Black Spots on the Map (Atlanta, GA: CIC, 1924). MLW Papers.
81. Ibid., 3, 16.
82. Mary B. Talbert to Co-Worker, April 7, 1919, Reel 4, 1919 April-June, Mary Church Terrell Collection, LC.
83. Five Year Diary, 6 & 7 May 1919; National Association of Colored Women, Twelfth Biennial Minutes 1920, 8, MSRC, Howard University.
84. Fleming, "A History," 41; Richmond Planet.
85. "Carter Heads Commercial Bank & Trust Co.," Norfolk Journal and Guide, 18 February 1922, 1.
86. "The Negro Bank," Crisis 23 (April 1922), 254.
87. Fleming, "A History," 41–42.
88. Five Year Diary, 7 December 1920.
89. "Bank, Founded by Woman Makes Record," Colorado Statesman, 27 November 1920, Peabody Clipping Collection, Book 86, v. 2, 52.
90. R.R. Moton to Maggie Walker, 10 June 1920, MLW Papers.
91. Five Year Diary, 10 July 1920.
92. See "Editorial: National Association of Colored Women," Southern Workman 49 (September 1920), 391.
93. Mrs. BTW was there. Baker, Negro-White Adjustment, 210, gives a classic description of the tension and how it was broken.
94. Mary McLeod Bethune had tried to organize this some months previously, but she always had problems convincing people to come to Florida (National Notes 25, June 1923), 1. Walker was made Chairman of the Executive Board, but she never went to a meeting (ibid., 3).
95. There are many copies of this pamphlet in the MLW House Collection. The author-activists who drafted it did so in Atlanta, June 28–30, 1921. They were Mrs. John Hope, Mrs. Marion Wilkinson, Lucey Laney, Charlotte Hawkins

Brown, Mary Jackson McCrory, Janie Porter Barrett, Mrs. M.L. Crosthwait, Mrs. BTW, and Mary McLeod Bethune, Pres.

96. The term "darker races" was not as unusual as it sounds today—DuBois used the subtitle "A Journal for the Darker Races," for the NAACP's paper Crisis, and printed articles on the Caribbean, Africa, and Asia.
97. Other were herself, of course, Terrell, Talbert, Bethune, Burroughs, Barrett, Hunton, Mary Josenberger, and Addie Dickerson (who became President after Margaret Washington's death and set up a formal office for the organization in Philadelphia).
98. These aims are set forth in the first Constitution. Frame 684, Reel 5, Mary Church Terrell Collection, Library of Congress. Hereafter MCT Collection, LC.
99. Mrs. Booker T. Washington to Mary Church Terrell, 16 October 1922, Frame 395, Reel 5 (1922), MCT Collection, LC.
100. Maggie L. Walker to Mrs. Booker T. Washington, 16 October 1924, Folder 240, Box 102–12, Mary Church Terrell Collection, MSRC, Howard University. Hereafter MCT Collection, MSRC.
101. Minutes of Meeting, International Council of Women of the Darker Races of the World (ICWDRW) 10 November 1924.
102. NACW, Twelfth Biennial Minutes, 22, 18, 32.
103. Five Year Diary, 11 & 12 September 1920.
104. Ibid., 17 September 1920.
105. Ibid., 20, 21, 23 September 1920.
106. Ibid., 5–9 October 1920.
107. Ibid., 23, 29 November 1920. The document of incorporation is dated 27 January 1922, MLW Papers.
108. Five Year Diary, 13 December 1920.
109. Ibid., 17 December 1920.
110. Ibid., Year end memo 1920 notes "Russell home sick—made a good record at Tuskegee." Russell E.T. Walker to Maggie Walker, 3 December 1922, MLW Papers asks her to send him Moton's letter which he kept in his handkerchief box.
111. Five Year Diary, 27–29 December 1920; 12 January 1921; 10 March 1921, "Russell came home from Canada."
112. Kelley, "Laying the St. Luke Foundation." This was the last of a series of six articles compiled by Kelley of the Printing Department for the Order. It includes a fine portrait photo of Russell at his desk.
113. Five Year Diary, 3–5 March 1921.
114. Norfolk Journal and Guide, 22 September 1922, 1. The cost of the hospital and bathhouse was $150,000.
115. Richmond Planet, 20 August 1921.
116. Independent Order of St. Luke, Journal of Proceedings of the Fifty-Fourth Anniversary and Second Biennial Session of the R. W.G. Council, I.O. St. Luke and Matrons' Conference of the Juvenile Department, Richmond, Virginia, August 15–18, 1921 (Richmond, Va.: St. Luke Press, 1921), 5, 10. Hereafter IOSL 1921 Convention.

117. Ibid., 69.
118. Ibid., 11–13.
119. Handbill, Container G210 (I), Folder Richmond, Va. 1918–20, Branch Files, NAACP Papers.
120. Norfolk Journal and Guide, 30 July 1921.
121. Maggie L. Walker to B. O. James, Secretary of the Commonwealth of Virginia, 7 October 1921, MlW papers. This simple document contains the sentence, "I am the nominee of the regular Republican Party of Virginia and desire that the official records show that fact."
122. Norfolk Journal and Guide, 30 July 1921.
123. 23 (January 1922): 119.
124. Norfolk Journal and Guide, 12 November 1921, 3 December 1921.
125. Five Year Diary, 27 October 1920.
126. Ibid., 1921 end of year memorandum.
127. Ibid., 1922 end of year summary; Evergreen Cemetery; Family Bible Notes.
128. Richmond Planet, 18 February 1922.
129. Ibid., 17 June 1922; in the end of 1922 memo in the Five Year Diary, Walker noted the "great cost" of the renovation.
130. Family Bible Notes.
131. The deed is in the MLW Papers.
132. The Five Year Diary 1922 year end memo states that Russell and Hattie separated on that date.
133. Russell E.T. Walker to Maggie Walker, 3 December 1922, MLW Papers.
134. There are various lurid tales told about Russell's death—see e.g., Oral History Interview with Armstead Walker by Diann Jacox, 20 February 1981, MLW House Collection.
135. Five Year Diary, 1921 year end memo, "Russell has given me much worry and anxiety. Am better prepared to bear the burden. Have given up all *hope*."
136. *The Chief*, 5 January 1924, MLW Papers.
137. *Richmond Planet*, 12 July 1922.
138. Henry H. Pace, "The Business of Banking Among Negroes," *Crisis* 35 (February 1927), 184–85.
139. *The Negro as Capitalist* (Philadelphia: The American Academy of Political and Social Science, 1936), 74–84. A modern historical account is in preparation which, it is hoped, will set the bank with its large proportion of fraternal deposits and insider loans into the context of the place, time, and people that shaped the functions of a black bank. The Harris account was written in the depths of the Depression when the heavy investment in mortgages was deemed a bad error. Unfortunately Maggie Walker's Five Year Diary is blank for many months including July.
140. Harris, *Negro as Capitalist*, 80–84. Alexander, "Black Protest," deals with the bank failure in an epilogue which mentions alleged enemies, black and white, who would have been delighted to "get Mitchell," 339.
141. *Richmond Planet*, 28 January 1922, 1.

142. A picture of the women taken in front of the church appeared in *Crisis* 25 (December 1922): 79.
143. *Richmond Planet*, 29 July 1922.
144. NACW, *13th Biennial Session, NACW and Dedication of the Frederick Douglass Home. Ebenezer Baptist Church, Richmond, Virginia, August 6–12*, 5. Hereafter *NACW 13th Biennial. Richmond Planet*, 12 August 1922.
145. *NACW 13th Biennial*, 15.
146. *Southern Workman* 51 (1922). 543.
147. Jessie Faucet, "The 13th Biennial of the NACW," *Crisis* 24 (October 1922): 257. This was Jessie Faucet's first experience with the NACW, and her wonder at the organization is well expressed.
148. *Washington Post*, 13 August 1922.
149. *National Notes* 25 (January 1923): 6–7 contains Mary Church Terrell's reminiscences.
150. *Opportunity* 2 (November 1924): 350.
151. Five Year Diary, 1 January 1918.
152. Ibid., 19 August-16 September 1918.
153. Ibid., 28 August-14 September 1919.
154. Ibid., 15 August-9 September 1920.
155. Ibid., 27 August-30 September 1921.
156. *Richmond Planet*, 6 January 1923. Independent Order of St. Luke, *Journal of Proceedings of the Fifty-Sixth Anniversary and Third Biennial Session of the Right Worthy Grand Council, Independent Order of St. Luke and Matrons' Conference of the Juvenile Department, Richmond, Virginia, August 20–23, 1923*, 46–47. Hereafter *IOSL 1923 Convention*.
157. R.W.G. Council, I.O. of St. Luke, pamphlet, MLW Papers. The date, from internal evidence, is 1923.
158. R.W.G. Council, I.O. of St. Luke, pamphlet, MLW Papers. Internal evidence indicates the date is 1924.
159. *Minutes of the 14th Biennial Convention of the NACW, August 3–8, 1924 held at Chicago, Illinois*, NACW Archives, 57.
160. Ibid., 9.
161. Ibid., 15–16.
162. Ibid., 13.
163. Ibid., 42.
164. Minutes of the Third Annual Meeting of the National [sic] Council of Women of the Darker Races of the World, typescript, Reel 5, Frame 612, Mary Church Terrell Collection, LC.
165. Minutes of the Board of the NAACP, Box 1, Board Meeting September 9, 1924, NAACP Collection, Library of Congress.
166. Saint Luke Press, *A Testimonial of Love Tendered Mrs. Maggie L. Walker, Right Worthy Grand Secretary, Independent Order of Saint Luke* (Richmond, VA: St. Luke Press, 1925) contains a two-page biographical sketch, the speeches made by participants, Walker's answer and testimonial letters from Order members

and other associates, such as James Weldon Johnson. Hereafter cited *A Testimonial.*

167. "Quarto Service Centennial Celebration of Mrs. Maggie Lena Walker—Right Worthy Grand Secretary-Treasurer, Independent Order of St. Luke," November 30, 1924, Purse, MLW Papers. The amount of money is the first item reported in the newspaper account ("The Walker Testimonial," *Richmond Planet*, 6 December 1924), 1. Without access to the Order records, it is not possible to know where the balance came from.
168. *A Testimonial*, 5.
169. Ibid., 15 (W.T. Johnson), 5 (Junius Gray).
170. Ibid., 15–18.
171. See particularly those by Dr. T.J. King, pastor of Fifth Street Baptist and Attorney J.C. Carter of Danville, *A Testimonial*, 21–35.
172. Ibid., 37. The question of succession to the executive headship of the Order bedeviled Walker's last years. The job required a combination of enthusiastic selling and sound management which is difficult to find in a single person. She made Bankett, a skilled recruiter, her assistant, but the arrangement periodically became strained.
173. Ibid., 42.
174. *New York World*, 20 July 1924, MLW Papers.
175. *A Testimonial*, 18. It has not proved possible to identify the poem.

CHAPTER NINE

1. 1 January, 1925 Diary, MLW Papers. Subsequent date citations will be from the same diary until otherwise noted.
2. 25 February.
3. By January 1928, he is listed as a member of the household (1 January, 1928 Diary, MLW Papers).
4. 4 & 5 January. Box 1, Folder: Board Meetings 1925, NAACP Collection, Manuscript Division, Library of Congress (MDLC).
5. Maggie L. Walker to Walter White, 9 January 1925, Box G210(I), Folder: Richmond, Va. 1925, Branch Files, NAACP Collection, MDLC.
6. Maggie L. Walker to Robert W. Bagnall, 9 March 1925, Box G210(I), Folder: 1925 Richmond, Va., Branch Files, NAACP Collection.
7. 18 March.
8. 24 November. Elizabeth, Walker's last grandchild, was born 25 September 1924.
9. Maggie L. Walker to William Pickens, 7 December 1925, Box G210, Folder: 1925 Richmond, Va., Branch Files, NAACP Collection, MDLC.
10. "Congressman L. C. Dyer to Speak at True Reformers Hall," 25 November 1925, Box G210, Folder: Richmond, Va. 1925, Branch Files, NAACP Collection. This notice was signed by Maggie L. Walker, President and Mrs. L. L. Stannard, Secretary. Stannard was Secretary-Treasurer of the True Reformers. The brief period from March through November 1925 is the only time Walker

was President of the Richmond Branch. The account of Dyer's remarks are from an Associated Negro Press item in an unknown newspaper enclosed in the diary.

11. Maggie L. Walker to James Weldon Johnson, 2 December 1925, Box G210, Folder: 1925 Richmond, Va. Branch Files, NAACP Collection, MDLC.
12. Robert Bagnell to C. V. Kelly, 22 November 1927, Branch Files, Box G210(I), Folder: Richmond, Va. 1926–1927. This was a letter expressing regret at having missed Kelly during a visit to Richmond and reporting he had been successful in getting Walker and B. J. Jordan to take out $500 life memberships. Walker's was not paid. There is again no record until 1929.
13. E.g., National Association for the Advancement of Colored People, Minutes of the Meeting of the Board of Directors, 13 December 1926, MLW Papers, show nine attendees. Each director received all reports. Directors could be non-particpatory, even pursuers of goals antithetical to those of the organization. In the first meeting of the Board Walker attended on 9 September 1924, there was discussion about how to handle the embarrassing fact that Senator Capper, a Board member from Kansas, had not yet repudiated the support of the Ku Klux Klan in his current campaign (Box 1, Folder: Minutes of the Meetings of the Board of Directors 1924, National Office, NAACP Collection, MDLC).
14. Walker served on the Budget Committee and was Chairman in 1925–26. She was also appointed to the Liberty Fund Committee on 13 September 1926 (Box 1, Minutes of Board Meetings 1926, NAACP Collection, MDLC). This committee explored the feasibility of initiating a million dollar fund drive, and reluctantly concluded that it was not advisable at that time (Box 1, Minutes of Board Meetings 1927, 7 July, NAACP Collection, MDLC).
15. Jesse O. Thomas to Maggie Walker, 13 January 1925, Box A17. Folder: "W" Jan-June, General Office File (GOF) 1925, Southern Regional Office (SRO), National Urban League (NUL), MDLC.
16. Maggie L. Walker to Jesse O. Thomas, 20 January 1925, Box A17, Folder: "W" Jan-June, GOF 1925, SRO NUL, MDLC.
17. Jesse O. Thomas to Maggie L. Walker, 28 January 1925, Box A17, Folder "W" Jan-June, GOF 1925, SRO NUL, MDLC. There was ultimately an activation of leadership, notably Rev. Gordon Blaine Hancock. Hancock, a sociology, economics, and religion professor at Virginia Union, was also the pastor of Moore Street Baptist Church, and his academic specialty was race relations. Hancock wrote a weekly column, "Between the Lines," that appeared in over 100 black newspapers, including the *St. Luke Herald* (see, e.g., 17 May 1930). A generation younger than Walker, he was well known for the theory of economic development he called the "double duty dollar," that is, do not buy where you cannot work. He admired Maggie Walker, and sponsored an Appreciation Service for her at his church on December 22, 1930 (*Richmond Planet*, 27 December 1930). A biography is Raymond Gavins, *The Perils and Prospects of Southern Black Leadership: Gordon Blaine Hancock, 1884–1970* (Durham, NC: Duke University Press, 1977).
18. 7–10 January.
19. 31 January; 8, 15 February.

20. 25 March.
21. 18 June. Although she was appointed by the Governor to the Board of the Home School for a six year term from 1922 to 1928 (certificate in MLW Papers), no 1925 meetings are noted in the Diary. The Board was reorganized in 1927 to oversee both the Boys' and Girls' Schools, and she was the "Negro woman" appointee to that Board.
22. 27 April. This was undoubtedly an interesting luncheon. Beasley had been the first to write of the black experience in the west. Her book, *The Negro Trail-Blazers of California*, had been published in 1919.
23. A short account of the meeting is Janie Porter Barrett, "National Executive Board Meeting," *National Notes* 28:9 (June 1925): 1. Bethune's proposed program appears on the same page. Walker's comments are from 2–10 May.
24. Sectional officers of the National Headquarters Fund are listed in National Association of Colored Women, *The 15th Biennial Session, Oakland, California, August 1–5, 1926*, 8, Frame 369, Reel 11, MCT Papers, LC. In parentheses, a note: "Inaugurated 1925, by order of Executive Board."
25. 27 April.
26. 20 February; Receipt from Charles T. Russell for Council of Colored Women, 11 August 1925, for $185 worth of work, MLW Papers.
27. 25 January, 1 November. Something of its use by the community can be conveyed by an item in the *Richmond Planet* for 23 February 1928 describing the Annual Banquet of the Richmond Medical Society:

    > The spacious parlors of the Home of [the] Council of Colored Women, which was beautifully decorated with palms and ferns and variegated cut flowers, furnished a splendid background for the gowns of chiffon and crepe of velvet and brocades. One would have thought it was a veritable fashion show.

28. Numerous diary entries, e.g., 18 March, 5 June, 5 October, Memoranda beginning of 1926 & 1928 diaries, etc.
29. This $300,000 fund drive chaired by George Read, which was to be matched by an equal amount from the General Education Board of New York, looked to raise $200,000 from "white friends" and $100,000 from alumni and the African American community (*IOSL 1925 Convention*, 115).
30. 26 April; entries for 31 March and 28 April in a donation list in back of 1925 Diary. She must have been considered a success because in 1933 she was Chairman of the Campaign Committee for a Virginia Union University Emergency Appeal. The pamphlet addressed to solicitors, *Good Work—by and for Virginia Union University*, in the MLW papers is written in one type of St. Luke prose: stating the problem, marshalling an abundance of facts about the institution, listing three practical ways it is important to Richmond, describing a matching fund offer, and detailing how to pay in installments. No emotion, just facts.
31. 20 March.
32. 3 June.
33. 4 June.
34. *Commencement Program Virginia Union University*, 4 June 1925, MLW Papers.

35. 7 June.
36. Information kindly supplied me by Dr. Elsa Barkley Brown. *Hartshorn Memorial College Catalogue 1926–1927 and Prospectus for School Year of 1927–1928*, American Baptist Historical Society, Rochester, NY documents Walker on the Board, along with Margaret Johnson, in the term ending June 1928. Terms were for three years, making the appointment date July 1925. Brown's search of prior catalogues shows this to be a first appointment. The *Hartshorn Memorial College Catalogue 1928–1929*, Virginia Union University Library, Richmond, documents Walker's Board membership for a second term ending 1931.
37. The years for the combined College Departments are given in "Historical Outline," *Virginia Union University College Catalogue 1933–1934*, 11. Hartshorn's president, David G. Mullison, wrote Mary Church Terrell, 2 April 1928, that the trustees had deliberated three years before the separation (Frame 322, Reel 6, MCT Papers, MDLC). Nothing is known of Walker's part in any of these events.
38. The date of her initial appointment has not been documented, but material from 1927 and early 1928 mentions the Hartshorn Board, but not VUU's. The other terms are listed in *Virginia Union University College Catalogue 1933–1934*, 5; *1932–1933*, 5; *1929–1930*, 5. All in VUU Library.
39. The 1925 Diary records 11 meetings - they were not held at regular intervals and sometimes were only days apart.
40. 4 December.
41. Written in the space for 13–14 November, but the event took place on 12 November.
42. *Pittsburg Courier*, 19 January 1929, Schomburg Clipping Collection, Microfiche 416–1.
43. See Carl Osthaus' short sketch of Jesse Binga in *Dictionary of American Negro Biography*, Logan & Winston eds., 45. It includes the statement about the closing of Chicago banks outside the Loop.
44. 8 March, 1928 Diary, MLW Papers.
45. This summary is compiled from convention reports and diaries.
46. *1925 IOSL Convention*, 73–74, 210–11.
47. 30 March, 15 July. Bankett described a birthday membership drive that took place in 1914 and netted 3500 new members (Lelia W. Bankett, *Recapitulation for Grand Officers, Trustees and Delegates Attending the 68th Annual and 9th Biennial Sessions of the R. W. G. Council, I. O of St. Luke*, Richmond, VA, August 1935, 6.)
48. Oral History of Alice Gilliam by Celia Suggs and Gertrude Marlowe, 17 May, 8 June, and 29 July 1993. Hereafter cited as Gilliam Oral History.
49. 13 February.
50. 16 January.
51. *1925 IOSL Convention*, 172.
52. Ibid., 41, 45.
53. 1 April.
54. *1925 IOSL Convention*, 57.

55. Ibid., 55.
56. The calendar is in the MLW Papers.
57. These labels appear below the group photographs of Matrons of Richmond between pages 72 and 73 in *Fiftieth Anniversary*.
58. Maggie Laura Walker, "Response to Welcome Address for Children," in *IOSL 1925 Convention*, 207. The original of this address in Walker's handwriting (Maggie Laura was seven) is in the MLW Papers.
59. Maggie L. Walker to My Dear Lelia, 1 December 1924, in Bankett, *Recapitulation*, 8.
60. E.g., "Our Grand Secretary-Treasurer, Mrs. Emeline Johnson, has served for twenty-two years, and has given the Order the one thing needed for success-Loyalty, faithfulness to trusts given her . . .," *IOSL 1925 Convention*, 176.
61. 10 February, 1930 Diary, MLW Papers.
62. *IOSL 1921 Convention*, 9.
63. Accounts of blowups are followed at later times by an indication that all is well in the relationship. A typical type of public praise is her statement about the Juvenile Department clerks, "These young women, at all times, under the most trying conditions have been most courteous and respectful to me." *IOSL 1925 Convention*, 177.
64. Gilliam Oral History and conversation with Alice Gilliam, 31 July 1993. Mrs. Gilliam's daughter *is* named Maggie Lena.
65. Gilliam Oral History.
66. 29 May.
67. Gilliam Oral History.
68. Gilliam Oral History.
69. Daisy E. Lampkin, "The N.A.A.C.P. at Work: Richmond, Virginia," *Crisis* 40:3 (February 1933), 35.
70. Allice Gilliam remembers being sent to Norfolk. She looked so young the Travellers Aid lady called her host and hostess to make sure everything was all right. Walker would say, "Pack some drawers and go." Gilliam Oral History.
71. 19 December.
72. 22 August. Elsa Barkley Brown has discussed these same issues in .
73. Memorandum at end of 1925 Diary.
74. The 1925 figures show that Virginia had 52% of the total adult membership, New York 15%, and the next runner up, Pennsylvania, 6%. *1925 IOSL Convention*, 32–33. According to an article in the *New York World*, 20 July 1924, twenty-one members of New York's St. Luke on 18 July 1918 founded the Independent Order of St. Luke Finance Corporation with Dennis Grice as President "to protect the race from rent profiteers." The corporation bought and managed several properties. Both Grice and Charity Jones (originally from Petersburg, VA) who had pioneered St. Luke in New York were Trustees. The New York problems exploded in 1929 and will be covered in Chapter 10.
75. 25 August, 1926 Diary.
76. Unless otherwise noted, the convention description comes from Walker's diary

entries under 16–26 August. Everyone was actually back home on Saturday, 22 August.

77. The Grand Matron's Address was entitled, "Thirty Years and All is Well," *1925 IOSL Convention*, 167–83 (quotations from 172 & 182).
78. Ibid., 212.
79. Ibid., 22–23.
80. Ibid., 14.
81. Ibid., 28.
82. Ibid., 29–34. From 1925 on membership was described as over 100,000; the figure 103,000 occurs in several places. The Report of the Committee on Grand Officers set the 1925 figure at 89,988 (107). Further figures for the adults are not available until 1929. Certainly the juvenile figures fell off steadily from this point on as Appendix B shows.
83. Ibid., 40, 32–34.
84. *IOSL 1925 Convention*, 92; 19 August, 1925 Diary.
85. *IOSL 1925 Convention*, 154–55. With the memorial minute is an excellent photograph of Russell as Actuarial Secretary.
86. Ibid., 99.
87. 20 August.
88. *IOSL 1925 Convention*, 102. The bust is in the MLW House Collection.
89. 23–24 August.
90. 25–26 August.
91. Walker's description of this epic event is recorded in the space 26–29 August. The Elks arrived 23 August and left 29 August.
92. Mary Lina Bledsoe, "The Best Negroes in the World," *Collier's*, 6 February 1926, Schomberg Clipping Collection, I.B.P.O. Elks. The article, from a white point of view, is an essential source on the Richmond social milieu revealed by a landmark event in the city's history: this was the biggest convention the city had ever hosted, the visitors plus the resident black population outnumbered the whites, everything went off in an orderly fashion with no public drinking, both the Mayor and the Governor welcomed the delegates (which had not happened to the Elks in Boston or Chicago), and everyone was astonished.

    Walker's figure is 40,000 visitors; Richmond papers varied widely in estimates.
93. 27 August.
94. 28–29 August.
95. 11 September.
96. 12–20 September.
97. 27 & 28 September.
98. 7 October.
99. 11 October.
100. 31 October, 2 November.
101. 3 November.
102. The Chicago trip is recorded on the pages for 10–15 November, but took place 10–12. Bankett's version is in *Recapitulation*, 8–9. A photograph, entitled "Some

Quartette," appeared in the *Chicago Bee*, dated by hand 9 November 1925 (MLW Papers), captioned: Mrs. Maggie Walker, Richmond, Va. Banker, George W. Garner, Jr., noted tenor, Mrs. Melia [sic] Bankett (Sec't to Mrs. Walker), Chandler Owen, editor of *Chicago Bee*. This is also when the photograph of Bankett and Walker that is the frontispiece to Bankett's Recapitulation was taken.

103. 12 November (happened 11 November).
104. 16–18 November (happened 12–14 November). The WBA was a white organization, a woman's organization, and a large organization, with a children's department. Walker found it an ideal place to learn, particularly since she was welcomed so cordially. She frequently contrasted white and black institutions, sometimes privately expressing the view, common in her generation, that African Americans needed time to learn how to do things well. This view was always accompanied by the number of years since the end of slavery. She did not wholly believe this. On this trip, she was impressed by the Statler where she stayed in Detroit and contrasted it to the black owned Vincennes in Chicago which in the essentials compared favorably, but was more modest. What she really believed was what she wrote, "If we patronized her [the proprietor] fully, paid her prices, she, too, could have a Statler." 18–19 November.
105. 16 November.
106. Recorded 21–22 November (happened 18–19 November).
107. 11 December.
108. 23–25 December.
109. 3 January, 1926 Diary, MLW Papers. Subsequent date citations will be from the 1926 Diary until otherwise noted.
110. 4 January.
111. Box 1, Folder: Board Meetings 1926, NAACP Collection, MDLC.
112. 5 & 6 January.
113. "Letters, bills, complaints all met me for adjustment." 7 January.
114. 10 & 11 January.
115. There was a budget committee meeting on 19 January. The best desription of the financial situation they were trying to rectify is the committee report on 18 April 1922, FABC Minutes III, 433–37. Walker is noted as Chairman of the Budget Committee 1 February 1926, 484.
116. 25 January.
117. 1 January, 1928 Diary, MLW Papers. "I hated so much to do so. I found out that business association was a group of business men with high ideals, and a desire to make that corporation so strong and perfect that Virginia would enter it as one of its great businesses."
118. 29–31 January.
119. Bankett in Recapitulation, 9, gives 12 February as the date she was appointed which was the projected date of the Trustee meeting (12 January, 1926 Diary).
120. There are no diary entries between 1 and 28 February, the Walker left for Hot Springs. Appointments for St. Luke meetings from 18 September-26 October all the way north to Rhode Island are listed in the space for 2–3 February. Other than noting their arrival on 2 March and return to Richmond 10 April, the diary

does not resume until 22 June. Dr. W. H. Hughes was Walker's personal physician. She had an appointment with him on 12 January and received the results (unspecified) of an examination.

121. Richmond Planet, 25 February 1928, in an article about a proposed monument to him gives his death date as 18 March 1926.
122. Ibid., 24 April 1926.
123. H. L. Harris, Jr. to Dr. Geo. Edmund Haynes, 15 March 1926, Box 36, Folder: Maggie L. Walker Business 1926, Harmon Foundation Collection, Manuscript Division, Library of Congress. Hereafter HF, MDLC. In 1925, Harris had nominated Walker for the biggest honor for African Americans, the Spingarn medal awarded by the NAACP (1 June, 1925 Diary, MLW Papers; Maggie L. Walker to Dr. W.E.B. DuBois, 20 January 1928, Reel 26, Frame 756, W.E.B. DuBois Collection, Library of Congress). Attorney J. M. Pollard of New York had also recommended her (J. M. Pollard to the Committee on Award of the Spingarn Medal, 9 June 1925, MLW Papers). James Weldon Johnson received the Spingarn that year, and there is no indication Walker was nominated again.
124. George E. Haynes, "Harmon Awards for Distinguished Achievement," Crisis 31 (February 1926):174–75.
125. Application for William E. Harmon Awards for Distinguished Achievement, Offered by The Harmon Foundation, Directed by the Commission on the Church and Race Relations, Federal Council of the Churches of Christ in America, Box 36, Folder: Maggie L. Walker Business 1926, HF, MDLC.
126. H. L. Harris, Jr. to Dr. Geo. E. Haynes, 27 April 1926, Box 36, Folder: Maggie L. Walker Business 1926, HF, MDLC.
127. Recommendation Blanks from George E. Haynes, 28 May 1926, filled out by E. K. Jones and W. F. Clark, Box 36, Folder, MLW Business 1926, HF, MDLC. J. M. Pollard's recommendation is not in the file.
128. Comments of three of the judges survive. Since this was the first year, there was considerable confusion about what category a particular achievement should be classified in. Did founding and successfully running a school constitute an achievement in business or education? Education. The second issue had to do with the meaning of a contribution of "national significance" and whether an accomplishment was unusual irrespective of race, the criterion called for by the award rules. The third issue was gender. The African American judge, R. R. Moton, thought men and women were to be judged separately, so he ranked Walker first, but knocked her down to second when asked for clarification. The most convoluted mixture of the national significance and gender issue, which throws light on Walker's anomalous position, was expounded by another judge, Henry S. Dennison of the Dennison Manufacturing Company: if a white man had done what she had done, there would be no question of an award, but if a white woman had there might be. He did not want to give her a first unless "outstanding achievement" was changed to "very unusual," but on the other hand he did not think any of the men qualified. Henry S. Dennison to George E. Haynes, 11 October 1926; George E. Haynes to Henry S. Dennison, 29 November 1926; R. R. Moton

to George E. Haynes, 23 October 1926 with note added 26 November ranking Spaulding first and Walker second. All in Box 21, Folder: Business Judges Decisions 1926, HF, MDLC.

129. George E. Haynes to Maggie L. Walker, 13 December 1926, Box 19, Folder: Correspondence Press 1926, HF; Maggie L. Walker to George E. Haynes, 22 December 1926, Box 19, Folder: Celebration Richmond, Va. 1926; Richmond Planet, 8 January 1927. Mrs. B. B. Munford gave the principal speech. An item in the same issue of the Planet noted that Walker had been indisposed for several weeks. Her 1927 Diary confirms this, and makes it safe to assume she could not attend the presentation.
130. The documents pertaining to this nomination may also be found in Box 36, Folder: Maggie L. Walker Business 1926, HF, MDLC.
131. Marion P. Saul, "Negro Ability Gaining Recognition Through Efforts of Harmon Foundation," Opportunity 32 (February 1928):16; "Harmon Awards," Crisis 35:2 (February 1928):60.
132. W. A. Jordan to George E. Haynes, 16 May 1929, Box 36, Folder: Maggie L. Walker Business 1926, HF.
133. 8 & 9 March, 1930 Diary, MLW Papers. Besides her pastor and another Richmond minister, the list of thirteen names included Mrs. B. B. Munford, Judge Ricks, Judge Ingram, Attorney H. M. Smith, Henry Schmaltz, Mayor Bright, the Governor, and editor John Stewart Bryan.
134. 22–23 June.
135. Programme, Nineteenth Annual Convention of the Virginia State Federation of Colored Women's Clubs, Frames 277–78, Reel 17, Mary Church Terrell Papers, MDLC.
136. 28 July.
137. 17 August.
138. 23–24 August.
139. 26 August.
140. 9–11 September.
141. 15 September.
142. 25 September.
143. This is not recorded in 1926, but referred to in 1927.
144. 1 January, 1927 Diary, MLW Papers.
145. 6 January.
146. 18 & 19 January; Richmond Planet, 29 January 1927.
147. Maggie L. Walker to Daisy E. Lampkin, 22 April 1927, Container 29, Folder: General Correspondence WAA-WAL, Nannie Helen Burroughs Collection, MDLC. This letter stated she was just back after two months at Hot Springs. In addition, medical expense notations at the back of the 1928 diary, labeled 1927, give the information about Xrays, braces, and the location of the physicians. Without the Order records, it is not clear whether she went before or after the Trustee meetings; if before, it was a true measure of her distress. Listed in the back of the 1926 diary are the cost of electric treatments for her

arm, leg, and back, as well as other medical items, labeled August 1927 through December 1927.

148. This idea was suggested by Museum Curator Hyman Schwartzman as we looked at photographs known to be from 1927 and 1928.
149. A stroke is mentioned in National Association of Colored Women, Sixteenth Biennial Session, Washington, D.C., July 27–August 3, 1928, NACW Archives, page 18 of 28 July General Session; "arthritis in the knees" is from Alice Dunbar-Nelson's entry for 28 June 1928 in Give Us Each Day, Gloria Hull ed. (New York: W. W. Norton, 1984), 242; the evolution from the fractured kneecap was a common explanation especially since she had been somewhat lame for years, favoring her left leg which was the one most affected now. Maggie Laura Walker Lewis's tumor explanation is in her Oral History Interview by Diann Jacox, 18 April 1981.
150. Only the report of the Grand Matron and press reports are available to this writer from the 1927 convention.
151. "Lom" Stewart, "Thrift and Education Keynote of St. Luke Convention," mimeo by staff correspondent of the Associated Negro Press, Box 36, Folder: Maggie L. Walker Business 1926, Harmon Foundation Collection, MDLC. Walker was Virginia's representative on the Executive Committee of the National Negro Press Association (see letterhead, Melvin Chisum to Mrs. Walker, 15 March 1926, MLW Papers).
152. Notation on 2 October 1926 Diary, dated 22 August 1927, lists number of books sold. Information on Dabney's payment noted 1 January, 1928 Diary, MLW Papers.
153. Stewart, "Thrift and Education."
154. Maggie L. Walker, "St. Luke Educational Loan Fund," mailed to Subordinate Councils, 26 December 1926, MLW Papers. Walker was on the NACW's National Scholarship Loan Fund Committee (NACW, The 15th Biennial Session, Oakland, California, August 1–5, 1926, NACW Archives, 8).
155. Maggie L. Walker to My dear Co-worker, 13 January 1927, MLW Papers.
156. Recommendations from the Trustee Board of the R.W.G. Council, I.O. of St. Luke to be Voted on at the 60th Annual Convention, Richmond, Va., 1927, MLW Papers.
157. Right Worthy Grand Council, Independent Order of St. Luke, Presents the Legal Reserve Division, pamphlet, undated (but undoubtedly January 1928), MLW Papers.
158. Maggie L. Walker, Thirty-second Annual Report, Right Worthy Grand Secretary-Treasurer, Mrs. Maggie L. Walker, Sixty-Second Annual Convention, Sixth Bienniel Meeting, August 20, 1929, no publication information, MLW Papers, 7–8.
159. Richmond Planet, 20 August 1927.
160. Stewart, "Thrift and Education."
161. "Right Worthy Grand Matron's Address, August 15, 1927,"in Grand Matron's Addresses 1927–1929–1931–1933, August 1933, 19, 20, 26–27.

162. 19 November 1927. That Bankett herself put the article in is made clear by the statement, "It is the desire of Mrs. Bankett to thank her friends, far and near, for the loyal support given her at all times and on every occasion and invite their cooperation in her new field of endeavor."
163. 1 January, 1928 Diary, MLW Papers. Whether Bankett was fired or left is unclear and irrelevant-Walker called it a "going out" (15 February).
164. Ibid; 12 March. References to Bankett's wish for a raise are scattered throughout the diaries before and after this date. Lelia W. Bankett's remarkable Recapitulation covers the rest of her complaints. What she wanted was to head the Order, a position she had considered possible ever since 1921 when she was appointed assistant to Walker.
165. 30 January.
166. 7 January.
167. 12 & 13 January.
168. The adapted car was delivered 4 March but further work had to be done, and it was not finally available until 15 March. The elevator, installed at Polly's suggestion between the back of the house and the garage, was rope operated, not electric. This may have been because Walker saw it as temporary or because even that type cost $1625 to install (14, 18, 20, 24 March). The car expenses were submitted to the Juvenile Department.
169. 16 & 17 February.
170. 8, 15, 29 January, 5, 12, 19 February.
171. 21 January.
172. NACW, Program of the 15th Biennial Session, Oakland, California, August 1–5, 1926, NACW Archives.
173. NACW, 16th Biennial Session, NACW Archives, 9.
174. Ibid., 15.
175. Ibid., 18.
176. Ibid., 54, 57–58.

CHAPTER TEN

1. A True Copy of the Ordinance, Box G210(I), Folder: Richmond, Va., Richmond Segregation 1931, Branch Files, NAACP, MDLC.
2. *Richmond Planet*, 12 January 1929.
3. *St. Luke Herald*, 16 February 1929. The article is in Box G210(I), Folder: Richmond, Va. Richmond Segregation 1931, Branch Files, NAACP, MDLC.
4. Assistant Secretary to Maggie L. Walker, 21 February 1929, Box G10(I), Folder: Richmond, Va. 1928–29; Telegram, Maggie L. Walker to Walter White, 23 February 1929, Box G210(I), Folder: Richmond, Va., Residential Segregation 1931, Branch Files, NAACP, MDLC.
5. *Richmond Planet*, 6 April 1929.
6. NAACP, *21st Annual Report*, 1930, 21.

7. Alfred E. Cohen to Editor, *St. Luke Herald*, 31 May 1930; W. T. Allison to Editor, *St. Luke Herald*, 12 June 1930; both in Box G210(I), Folder: Richmond, Va., Residential Segregation Feb-May 1929, Branch Files, NAACP, MDLC.
8. *Richmond Planet*, 18 and 25 October, 1930. Walker is not on the executive committee, and is not even listed as a member, although she did assure Pickens she would be at the October 16 meeting (Walker to Pickens, 9 October 1930, Box G210, Folder: Richmond, Va., Dec. 1932, Branch Files, NAACP, MDLC). Membership drives were held each year (Ibid., 10 January 1931).
9. Negro Welfare Survey Committee, *The Negro in Richmond, Virginia* (Richmond, Va.: Richmond Council of Social Agencies, 1929). Ora Brown Stokes was a member of the committee. The report is on economic, social, health, housing, recreational, educational, and behavioral (crime and delinquency) topics.
10. Wendall A. Howlett, "A History of the Richmond Urban League, 1929–1974, as Reflected in the Annual Reports," Master's thesis, Virginia State College, 1976, 27. Howlett's description of his work is too modest - significant interview material makes this a particularly valuable study.
11. Walker attended the annual meeting of the Urban League 9 January 1930, when Hancock presided and Eugene Kinkle Jones spoke. She noted it was a good meeting in a crowded church (1930 Diary). An account appeared in the *Richmond Planet*, 18 January 1930.
12. Maggie L. Walker, *Thirty-Second Annual Report Right Worthy Grand Secretary-Treasurer, Sixty-Second Annual Convention, Sixth Biennial Meeting, August 20, 1929*, 8. Hereafter *Grand Secretary-Treasurer Report 1929*.
13. Ibid., 19.
14. Ibid., 8.
15. See Appendix B for membership numbers from 1927–1934 as given in Insurance Examiners (unsigned) to George A. Bowles, Superintendent of Insurance, 11 June 1935.
16. Ibid., 9–16. The summary that follows is from that report.
17. 9 March, 1928 Diary. She also proposed reducing the expenses $24,000 a year which was approved except for reducing the salaries of the secretary-treasurer and board members.
18. She was still noting it in 1933, always counting it as part of the Juvenile Department's assets (*Grand Matron's Addresses-1933*, 79.
19. Lillian H. Payne to J. N. Baker, 3 January 1929, V89.252, Box 1, Folder: Correspondence - Baker, Lillian H. Payne Collection, Valentine Museum. Hereafter LHP, VM.
20. After Walker died, Bazley was named acting Secretary-Treasurer. At the 1935 Convention, she was elected Secretary with Hattie her assistant. Bazley had become a member of the St. Luke Bank and Trust Board on 30 January 1928 (1928 Diary). She owned 113 shares. She was named to the bank's Auditing Committee.
21. *Grand Secretary-Treasurer Report 1929*, 22.
22. Ibid., 19.
23. Ibid., 20.

24. Bankett, *Recapitulation*, 10.
25. According to the account in the *New York World*, 20 July 1924, the St. Luke Hall was at 125–127 W. 130th St. The property was remodeled for $14,000 and provided meeting rooms for 96 councils and retained two family tenants. In 1921, they bought a 24 family elevator apartment between 257 and 259 W. 129th St.; in 1924, a 15 family apartment with two stores. The other ventures are mentioned in the *New York Times*, 13 July 1929, 5; *Richmond Planet*, 20 July 1929; *Boston Guardian*, 27 July 1929 (Schomberg Clipping Collection, Microfiche 05635). What happened after receivership is not clear. An item in the *Herald* of 21 December 1929 describing a dinner where R. R. Moton spoke notes the location as the St. Luke dining room at the address of St. Luke Hall.
26. *New York Times*, 13 July 1929.
27. *Grand Secretary-Treasurer Report 1929*, 20. It is characteristic of Walker that she did not mention the cause of the dissension. She was above all fraternally minded.
28. Bankett bitterly resented this extra stint since she was married and thought it more apporopriate for one of the widows to go (*Recapitulation*, 10). Lillian Payne was in Pittsburg, very discouraged (Maggie L. Walker to Lillian H. Payne, 3 May 1929, V89.252, Box 1, Unlabeled Folder, LHP, VM.) On May 4, Walker and Burke went to Washington, where Burke remained for a week making explanations to all who needed them (*Grand Secretary-Treasurer Report 1929*, 21).
29. *Richmond Planet*, 20 July 1929; *Grand Secretary-Treasurer Report 1929*, 20. The juveniles also helped celebrate their grandmother's birthday at 00 Clay St (M.E.Burke, Mamie T. King, Lizzie W. Pollard to Little St. Luke Juvenile, 11 July 1929).
30. *New York Amsterdam News*, 24 July 1929, Schomberg Clipping Collection, Microfiche 2856. Jones, a widow whose only son predeceased her, had chosen Walker as her executor.
31. *Grand Matron Report 1929*, 44.
32. *St. Luke Herald*, 17 May 1930.
33. Ibid., 6 September 1930. Maggie L. Walker, "Address of the Right Worthy Grand Matron, August 17, 1931," *Grand Matron's Adresses 1927–1933*, 65–66.
34. Fleming, "A History," 42. St. Luke Bank and Trust, in its advertisements, claimed half a million in assets (*St. Luke Herald*, 21 December 1929).
35. One example was a $30,000 first mortgage loan to Sixth Mt. Zion Church divided equally between the 'three institutions,' whichever they were (20 April, 1925 Diary). Another referred to a piece of property identified as owned by the three *banks*, which Walker then broke down as 1/6 St. Luke, 2/6 Richmond Beneficial, 3/6 Southern Aid (28 February, 1928 Diary). On the close connection between black banks and insurance companies, see Floyd J. Calvin, "Banks Backbone of Our Economic Life," *Pittsburgh Courier*, 27 September 1928, Schomberg Clipping Collection, Microfiche 0416–1.

36. Unknown paper, 31 September 1929, SCC, 0416–1. For merger problems in Memphis, see W. E. Burghardt DuBois, "Black Banks and White in Memphis," *Crisis* 35 (May 1928): 154, 173–74.
37. Fleming, "A History," 42–43. The merger committee was composed of: St. Joseph J. Gilpin, chairman, S. W. Robinson, Jr., secretary, J. H. Blackwell, Powell D. Wilkerson, Leon A. Reid, and Melvin D. Walker. Robinson, Melvin's father-in-law, handled the legal aspects (*St. Luke Herald*, 21 December 1929).
38. *Richmond Planet*, 14 December 1929.
39. *St. Luke Herald*, 21 December 1929, 12. The next two paragraphs and the quote are from the same source. See also *Richmond Planet*, 28 December 1929, for a similar account illustrated with photos of the principals.
40. *Richmond Planet*, 7 December 1929.
41. *St. Luke Herald*, 21 December 1929. After Walker visited Frazier's grave some months later, she wrote poignantly of the mix of emotions in the relationship (12 May, 1931 Diary, MLW Papers).
42. 3 January, 1930 Diary, MLW Papers. A word about the 1930/1931 diaries is in order. They were kept in the same journal, the 1931 entries being made on pages left blank in 1930, and even then not in order. 1931 entries were dated by hand since they do not appear on their proper dates. Many 1930 entries carry a date different from the one they are entered on. Separating the years was done as carefully as possible, paying attention to subject, ink color, and the like, but it is always possible someone else would have made different decisions.
43. E.g., a photo of Walker appeared in *Crisis* with a note that Major R. R. Wright, president of the National Negro Bankers Association, had "broadcast through the Negro Press of the country the highest praise for Mrs. Walker because of the ability she displayed in bringing about the merger of two banking institutions in Richmond, Virginia." See also Pittsburg Courier, 4 January 1930; New York World, 16 December 1929, Schomberg Clipping Collection, Microfiche 416–1.
44. 7 & 9 January.
45. Written in Memoranda page following February 28.
46. 17 February, written in the space for 1–4 February; also 21 February. From the St. Luke side, Lillian Payne became head of the printing office September 8, 1930 (5 September, 1930 Diary). See the advertisement for the St. Luke Press in Richmond Planet, 15 November 1930, for an indication of how large and complex the operation was.
47. 25 February. Polly had a brother Rufus, but whether this was he is not confirmed. A check to Rufus Swipson, MLW Papers, indicates that his last name differed from Polly's maiden name.
48. 27 February.
49. 28 February.
50. 2 March, 9 March and passim. Others also remarked on this phenomenon, e.g., Dunbar-Nelson, Give Us This Day, 352.
51. 21 March.
52. 15 March, 1 March.

53. Mary McLeod Bethune to Maggie L. Walker, 29 January 1930, mimeo, MLW papers. The title Bethune originally proposed for the new organization was the National Council of Colored Women of America (the white organization was the National Council of Women of America). When the organization was officially founded in December 1935, it was as the National Council of Negro Women (NCNW).
54. 22–23 March. Bettye Collier-Thomas, NCNW: 1935–1980 (Washington, D.C.: National Council of Negro Women, 1981), 1–2. There was a lot of politicking to go before the NCNW could be founded. Walker received another invitation to an organization meeting in November 1934, but she was too ill to attend (Mary McLeod Bethune to Maggie L. Walker, mimeo, MLW Papers).
55. 9, 12 April; 18, 19, 28–30.
56. St. Luke Herald, 17 May 1930.
57. Ibid. Planning and expenses for Marks Greater Shows were noted 18 February, in the space for 7 February.
58. This annual report appeared in the St. Luke Herald, 6 September 1930.
59. 20 August.
60. St. Luke Herald, 6 September 1930.
61. 10–12 September.
62. 9, 13 September.
63. Richmond Planet, 3 January 1931. Fleming, "A History," 46–47.
64. 18–19 September.
65. Boston Chronicle, 28 February 1927, Schomberg Clipping Collection, Microfiche 416–1. In Richmond, everyone agrees that Emmett Burke had to have been a saint to live so gracefully in Walker's shadow. In this article Wright points out that in 1930 4 Negro and 1300 white banks closed.
66. Richmond Planet, 3 January 1931.
67. 23 January (May 20). See footnote 42 on 1930/31 Diary. The actual date is the reference, the date space written on is in parentheses.
68. E.g., 27 February (June 3)-Charles T. Russell. 30 March (June 18)-Lillian Payne.
69. About this mortgage Walker noted, "Another blow-God help me!!!," 1 March (June 5). Her will notes (see Appendix C) said the house was mortgaged "for reasons known to the Bank and Melvin," and that "Melvin has received his share of savings almost entirely."
70. 16 March (June 16).
71. 23 March (June 29)
72. (June 20–21)
73. The schedule is recorded on space for June 30 and July 2. The date of return to Richmond is not clear, but appears to be early June.
74. 8 May (July 19).
75. 11 May (July 25).
76. 12 May (July 26). A photograph of this dinner is on the wall of the library in the Walker house.
77. 25 July (October 20). Roscoe Mitchell had not worked out; his contract was cancelled.

78. (October 11). Five years before the value of the property had been given as $20–25,000. On March 27, 1931 a group, probably the Executive Committee, of the Council of Colored Women had signed a remarkable agreement to do what was necessary, even take out a third mortgage, to protect Walker's interests in the event of liquidation, since she had advanced so much money over the years to keep it for their use. They thanked her for "the strenuous efforts she has continuously put forth to keep the spirit of social uplift and Negro cultural benefit alive and active" (Eugertha B. Johnson and Lillian H. Payne to Whom This May Concern- signed by 18 others on back, MLW Papers).
79. 21 July (October 16).
80. William S. Simpson, Jr., "Rosa D. Bowser: Talent to Spare, Talent to Share," Richmond Literature and History Quarterly 1:2 (Fall 1978), 46.
81. Maggie L. Walker, "Address of the Right Worthy Grand Matron-Juvenile Department, August 17, 1931," Grand Matron's Addresses, 54–56, 62–63.
82. Ibid., 65, 55–56.
83. Memoirs, Independent Order of St. Luke, P. R. W. Grand Chiefs 1881–1931 (Richmond, Va.: St. Luke Press, August 1931).
84. Ibid., 57.
85. The edition of July 1933 (MLW Papers) is Vol. II, No. 9, which would date the first number November 1931. In Walker's diary for 29 July (October 24) is the note, "Withdraw from the field as a Weekly Newspaper"; on 8 October (November 5) is a note "St. Luke Herald-An Announcement."
86. 14 October (November 9). The diary does not have a complete list.
87. 19 December (November 17); 22 December (November 20). The food bought for the Christmas dinner is described in Seventeenth Annual Report of the Virginia Industrial School for Girls, 1932, MSRC, 16–17. There is documentation that the dinner was provided in 1932 and 1933 in the Eighteenth Annual Report, 1933, MLW Papers, 18) and the Nineteenth Annual Report, 1934, MSRC, 16.
88. The minutes of these meetings are in Negro Reformatory Association of Virginia: Board of Trustees, Vol. 1, Nov. 25, 1905–May 10, 1939, Manuscript Room, VSL. Hereafter NRAV/BT Minutes.

[1932]

l. Nannie H. Burroughs to Maggie L. Walker, 2 June 1932; Maggie L. Walker to Nannie H. Burroughs, 4 June 1932, Box 44, Folder: General Correspondence WA, Nannie Helen Burroughs Collection, MDLC.

[1933]

m. Maggie L. Walker to Nannie Helen Burroughs, 21 June 1933, Box 29, Folder: General Correspondence Waa-War, NHB Collection, MDLC.
n. NRAV/BT Minutes, 12 July 1933.

[Aug 1933–death]

l. Lillian S. Bazley, "Annual Report of the Acting Right Worthy Grand Secretary-Treasurer," Journal of Proceedings of the Sixty-Eighth Annual Convention and Ninth Biennial Meeting, Right Worthy Grand Council, Independent Order of St. Luke, and Fortieth Session of the Matrons Conference of the Juvenile

Department, Richmond, Virginia, August 19–21, 1935 (Richmond, Va.: St. Luke Press, 1935), 28. Hereafter IOSL 1935 Convention. There is no record of the nature of this illness, but her granddaughter's observation that Walker became incontinent is suggestive (Oral History, Maggie Laura Walker Lewis, MLW Collection).

[1934]

a. Norfolk Journal and Guide, 6 January 1934, Schomberg Clipping Collection, Microfiche 416–1. This article, based on a press release by the NNBA, also states that the president of the Citizens Savings Bank in Nashville claims that it is the "the oldest Negro bank in the country."

b. Richmond Planet, 21 & 28 July 1934 (St. Luke ad in 28 July); Norfolk Journal and Guide, 28 July 1934.

Appendix C

1. Willbook 33, 282–86, Virginia State Library.
2. 5 January 1935.
3. 12 January 1935; Norfolk Journal and Guide, 12 January 1935.
4. *Richmond Planet*, 26 January 1935; 2 February 1935.
5. Ibid., 9 February. The nephew was probably Walker's nephew, Walker Quarles, who was a St. Luke clerk and was present at the will hearing.
6. Ibid., 16 February. *Afro-American*, 23 February.
7. Subpoena in Chancery, 7 June 1935, MLW Papers.
8. [find reference]
9. Willbook 33, 285, VSL.
10. Notes, payments, and remortgage notices increased exponentially in the last years of her life. Beyond that statement, a definitive financial picture cannot be reconstructed from the MLW Papers.
11. Willbook 33, 284–85, VSL.