



## A Street With a Story: The History of Durham's "Black Wall Street"

### Overview

At the beginning of the 20th century, African Americans in North Carolina and throughout the United States faced many challenges. Jim Crow laws and expectations were rampant and African Americans in cities such as Wilmington, NC, were the victim of white supremacy campaigns and violence. Yet, in the midst of such racial injustice and intolerance, a black business district began to flourish in Durham, NC in the late 1890s. In the following activities, students will explore how various black entrepreneurs thrived in Durham's downtown, so much so that Durham's Parrish Street was soon known as "Black Wall Street." Through the exploration of *Main Street, Carolina's* digital history project on Parrish Street ([http://mainstreet.lib.unc.edu/projects/parrish\\_st\\_durham/](http://mainstreet.lib.unc.edu/projects/parrish_st_durham/)), as well as through readings, class discussion, primary source examination, partner activities, and group activities, students will gain a sense of the challenges overcome and successes experienced by the various black entrepreneurs and businesses on Black Wall Street. In a creative culminating project, students will apply what they have learned to create their own revitalization plan for Parrish Street today.

### Grade

8

### Course

North Carolina: Creation and Development of the State

### North Carolina Standard Course of Study

- Objective 5.05: Assess the influence of the political, legal, and social movements on the political system and life in North Carolina.
- Objective 6.04: Assess the impact of World War II on the economic, political, social, and military roles of different groups in North Carolina including women and minorities.
- Objective 7.02: Evaluate the importance of social changes to different groups in North Carolina.
- Objective 7.04: Compare and contrast the various political viewpoints surrounding issues of the post World War II era.
- Objective 7.05: Evaluate the major changes and events that have affected the roles of local, state, and national governments.

### Essential Questions

- What were the characteristics of the Jim Crow South?
- What laws and expectations were in effect during the Jim Crow Era?
- How were individual citizens affected by Jim Crow?
- What can be difficult about starting a new business? What risks may be involved?
- What were the major businesses located on Durham's Black Wall Street and what did it take for them to be successful?
- What additional difficulties and risks faced black entrepreneurs such as John Merrick, Dr. Aaron M. Moore, Charles Clinton Spaulding, and R.B. Fitzgerald, during the late 1800s and early 1900s?
- Why is the formation and success of Durham's "Black Wall Street" even more significant when considering the time period during which it flourished?
- In what ways has NC Mutual exhibited a commitment to service?
- Who were some prominent African American visitors to Black Wall Street and why were they drawn to Durham?
- In what ways can we honor and preserve the history and legacy of Durham's Black Wall Street?

### Materials

- Day 1
  - "What Do You See?," warm up activity attached
  - Segregated Water Fountains, image attached
  - The Jim Crow Era, handout attached
  - Sampling of Jim Crow Laws, 5 handouts attached
  - Jim Crow Evaluation Worksheet, attached (this form should be cut in two)
  - "Success for Black Entrepreneurs in Durham, NC," reading and questions attached
- Day 2
  - Computers with access to: [http://mainstreet.lib.unc.edu/projects/parrish\\_st\\_durham/](http://mainstreet.lib.unc.edu/projects/parrish_st_durham/)
  - Image of NC Mutual Post Card, available at <http://www.durhamcountylibrary.org/ncc/postcards/js054.php>

- Parrish Street Scavenger Hunt, attached
  - Laptop with speakers connected to Internet with access to short 1940s film located at [http://www.ncmutuallife.com/newsite/videos/past\\_present\\_future.html](http://www.ncmutuallife.com/newsite/videos/past_present_future.html)
  - “North Carolina Mutual Life Insurance Company - A Commitment to Service,” reading attached
- **Day 3 (optional)**
    - Who Am I Images 1-3, attached
    - “Black businesses in Durham,” by W. E. B. Du Bois, reading and discussion questions attached

### **Materials (cont.)**

- **Culminating Activity**
  - Heritage Directions Urban Planning Consulting Firm, assignment attached
  - Optional: Internet access or access to library for further Parrish Street research

### **Duration**

- 2-3 class periods (teachers can pick and choose which activities to lead based on their classroom’s time constraints.)
- Additional time will be needed for completion and presentation of the Culminating Activity.

### **Student Preparation**

- Students should have a basic understanding of the Jim Crow era and prominent events during this time, such as the Wilmington Race Riots, as well as an understanding of expectations for discussing controversial issues.

### **Teacher Preparation**

- While studying the Jim Crow era brings up sensitive topics, it is important for students to explore these events to gain a well rounded appreciation regarding the success of Durham’s “Black Wall Street.” In order to study this history effectively and safely however, teachers must have established a safe classroom with clear expectations of respect, open-mindedness, and civil conversation.
- Before Day 2 of this lesson, arrange time in the computer lab or another space where students can have access to the Internet (students can partner up on computers for this activity.) At the beginning of class on Day 2, have each computer set to the website [http://mainstreet.lib.unc.edu/projects/parrish\\_st\\_durham/](http://mainstreet.lib.unc.edu/projects/parrish_st_durham/), which is a digital history site provided by *Main Street, Carolina* containing a map of historical Parrish Street and multiple markers with primary source information students can explore to learn more about the various buildings that comprised Black Wall Street. This site is best accessed by the Firefox browser, available at <http://www.mozilla.com/en-US/>. Teachers should explore the site prior to class in order to better assist students as they browse the information.

### **Procedure**

#### **Day 1**

#### **An Introduction to Jim Crow and Segregation**

1. As a warm-up, distribute the attached “What Do You See?” worksheet and instruct students to take around three minutes to closely examine the photograph and brainstorm their initial thoughts. If possible, teachers should also project the image at the front of the room. After students have had time to write their initial thoughts, have them report their thoughts to the remainder of class and further discuss:
  - Many of you first noticed the two separate entrances for “White” and “Colored.” Why were these two doors labeled in this way?
  - What is the term for the separation of people, or the separation of the resources they can use, based on their race?
2. Project the attached “Segregated Water Fountains” image to enhance the conversation of segregation. Discuss:
  - What do you see?
  - How does this image compare with the first one you observed?
  - Why are there two water fountains and why do you think they were labeled this way?
  - What time period do you think this picture represents? What evidence makes you think this?
  - What comes to mind when you hear the word segregation?
3. Explain to the class that they will be learning about a very difficult period of history, when black people and other minorities were degraded throughout the South by various laws and etiquette expectations. This period was known as the Jim Crow Era.

4. Partner students up and distribute the attached handout, *The Jim Crow Era*. Instruct partners to read and discuss the handout regarding the Jim Crow Era, noting answers on their sheet. Let students know that as they read, they may feel upset or offended by the laws and expectations our society unfairly had in place. Discuss with students that it is perfectly understandable to be angered by what took place during this period of history. But it is nonetheless important to study and be aware of such history to pay tribute to the people who fought for justice and brought an end to Jim Crow, as well as to live by their example and ensure equality for all people today. Remind students that you trust them to be mature and sensitive historians as they review this material.
5. Once partners are finished, allow them to share their thoughts:
  - How were you feeling as you read through these etiquettes and rules of the Jim Crow era? Why? (chart student answers in a list on chart paper)
  - Which etiquette/rule do you find most disturbing? Why?
  - How do you think these laws and expectations became the societal “norm”? In other words, why do you think they were created? Why do you think they existed for so long?
  - How do you think these rules and expectations affected society (black and white)?
  - If the year were 1900, how would your life be different based on the rules and expectations you read about?
  - For those of you who were unfamiliar with the Jim Crow Era, what do you find most shocking/surprising about this period of history?
  - If you were living during the Jim Crow Era, what choices would you have to show your displeasure with the Jim Crow way of life?
6. Explain to students that “from the 1880s into the 1960s, a majority of American states enforced segregation through “Jim Crow” laws (so called after a black character in minstrel shows). From Delaware to California, and from North Dakota to Texas, many states (and cities, too) could impose legal punishments on people for consorting with members of another race. The most common types of laws forbade intermarriage and ordered business owners and public institutions to keep their black and white clientele separated.” (*Source: <http://www.learnnc.org/lp/editions/nchist-newcentury/5103>*)
7. Tell students that as a group, they will now examine actual laws that existed in southern states at various points in the Jim Crow Era. Divide students into groups of 5 and give each group member one of the attached five “Sampling of Jim Crow Laws” handouts (each group member will thus have a different set of laws) and the “Jim Crow Evaluation Worksheet.” (In order to save paper, two handouts are located on the “Jim Crow Evaluation Handout;” teachers should thus cut the worksheet in half.)
8. Each group member should first take around 6-8 silent minutes to review their handout of laws as an individual and answer the questions provided to them. Let the groups know that since each group member is reviewing a different handout containing different laws, each group member will be responsible for teaching the rest of their group about the laws they read about. After students have finished reading and answering their questions, each group member should take 1-2 minutes to discuss the laws he/she read about within their group. After each group member has summarized their laws with their group, discuss as a class:
  - Of all state laws, which do you find most disturbing and why?
  - Were any of these laws in effect today, would you be breaking any of them? Explain.
  - What types of consequences do you imagine African Americans received when breaking one of these laws?
  - Why is it difficult to study such harsh periods of history as the Jim Crow Era? Even given the difficulty, why is it important to be educated on such history, and not to avoid its difficult subject matter?
  - As those of us today, who never directly experienced or participated in the Jim Crow Era, learn about it, why is it important to not let anger get the best of us or to place blame regarding the Jim Crow Era?
    - *Tim Tyson, author of “Blood Done Sign My Name,” used the phrase “Lean into it” to describe his means of dealing with difficult material. Let your students know that feeling mixed emotions about such a harsh history is natural, but often we learn the most in moments when we are uncomfortable. Rather than clam up and avoid such moments, “Lean into it” and learn.*
  - We honor our ancestors by learning about and caring about the history they endured. What are other ways we can honor them? What are our responsibilities as citizens today to ensure Jim Crow never comes back?

\*See <http://www.learnnc.org/lp/editions/nchist-newcentury/5704> for additional information to share with students regarding how states got by with passing such unjust laws. This site summarizes such information as the Civil Rights Act of 1875, Plessy v. Ferguson and “separate but equal,” and more.

### **Black Entrepreneurs During Jim Crow**

9. Tell students that you want them to now imagine that they are a black entrepreneur living in North Carolina in 1900, when Jim Crow laws are rampant throughout the south and discuss:
  - First, what is an entrepreneur? (Discuss with students that an entrepreneur is an individual who accepts financial risks and undertakes new financial ventures, typically through starting a business. Tell students that in this scenario, you want them to imagine that they want to start a new business in Durham, NC in the year 1900.)
  - Given the fact that you are black and the year is 1900, what challenges would be stacked against you regarding starting your own business?
    - Label a piece of chart paper with the word “Challenges” and note student thoughts underneath. Encourage them to consider all aspects of starting a new business and how these aspects would be even more challenging for an African American person in the height of the Jim Crow Era.
10. Explain to students that as states passed “Jim Crow” laws to keep the races separate and to restrict the opportunities of African Americans, more than a million African Americans fled the Jim Crow South, especially after World War I, seeking opportunity in northern cities. However, some African Americans who stayed in North Carolina fought their way to success, even in the face of such adversity. Once such story of triumph can be found in Durham, NC, where several black owned and operated businesses began to thrive, even during a time of such massive oppression and injustice. In fact, the black business district that formed in downtown Durham was so successful, it eventually became known as “Black Wall Street.” It was home to some of the largest black-owned businesses in the nation.
11. Next, provide students with a copy of the attached reading and discussion questions, “Success for Black Entrepreneurs in Durham, NC.” Instruct students to complete the reading in partners and then discuss and answer the corresponding questions. Once students have read and thought about the questions, discuss further as a class, ensuring students gain an understanding of the significance of what was accomplished on Parrish Street. For anyone during any time period to start a business from scratch and be successful is a feat to be celebrated. However, for African Americans to start businesses and thrive in the middle of the Jim Crow South is a testament to black courage, spirit, and resilience.

Once students have completed their reading, discuss what they read and their thoughts regarding the discussion questions as a class.

### **Create a Parrish Street Post Card**

12. To culminate the day’s lesson, project or handout the image of the North Carolina Mutual Life Insurance Company building post card located at [http://mainstreet.lib.unc.edu/projects/parrish\\_st\\_durham/index.php/markers/view/10](http://mainstreet.lib.unc.edu/projects/parrish_st_durham/index.php/markers/view/10). The post card can also be found at <http://www.durhamcountylibrary.org/ncc/postcards/js054.php>. Ask students to comment on what they see and discuss:
  - What/where is being pictured here? What evidence makes you think this?
  - What time period might this image be from? What evidence makes you think this? (Discuss items such as the building itself, the style and colors of the postcard, etc.)
  - What type of image do you think this is? What was its purpose?
    - Let students know that this is a post card of the North Carolina Mutual Life Insurance Company building on Parrish Street, which was built in 1921 and became the nation’s largest black-owned life insurance company. Remind students that N.C. Mutual was organized in 1898 by John Merrick and Dr. A. M. Moore. A new building was completed in 1966.
  - Why do you think there was a postcard made of NC Mutual? Where might you have gotten such a postcard in the early 1900s? Who might have wanted such a post card and why?
13. Tell students that for homework, you want them to consider what they have learned today about Parrish Street/Black Wall Street, and to create their own historical postcard. The finished postcard should contain:
  - Original art work, which must include at least one of the following:
    - a drawing of a physical structure from historical Parrish Street (i.e., a particular building you’ve read about, or a general image of the street)
    - a prominent person involved in Black Wall Street
    - a symbolic or abstract symbol or drawing that you feel captures the essence and importance of the spirit of Black Wall Street
  - A caption highlighting the significance of Parrish Street
14. When class meets again, have the students hang all of their postcards around the room and allow a few minutes of time for a gallery walk, during which students can circulate and view one another’s work.

**Teacher Note:** If time runs out, the “Black Entrepreneurs in Durham, NC.” reading and questions can also be assigned for homework rather than the postcard; teachers should just provide time the following day for discussion.

## Day 2

### Exploring Parrish Street with *Main Street, Carolina*

15. **Teacher Preparation:** Before Day 2 of this lesson, arrange time in the computer lab or another space where students can have access to the Internet (students can partner up on computers for this activity.) At the beginning of class, have each computer set to the website [http://mainstreet.lib.unc.edu/projects/parrish\\_st\\_durham](http://mainstreet.lib.unc.edu/projects/parrish_st_durham), which is a digital history site provided by *Main Street, Carolina* containing a map of historical Parrish Street and multiple markers with primary source information students can explore to learn more about the various buildings that comprised Black Wall Street, as well as other information. This site is best accessed by the Mozilla Firefox browser, available at <http://www.mozilla.com/en-US/>. Teachers should explore the site prior to class in order to better assist students as they browse the information.

User tips:

- By clicking on the “View Map” link at the top of the page, students can navigate the site via a map of downtown Durham and Parrish Street that appears to the right. The map image that automatically loads is a current view of downtown Durham and Parrish Street from Google Maps. It is recommended students check the “Current Street Names” box on this page so that they can get a sense of exactly where they are exploring.
  - There is also the option in the map view of selecting one or more of three historical Sanborn maps listed, which will then overlay the Google map. (A Sanborn map of Durham in 1884, 1898, and 1913 is available.) Students can select one or more of these maps, then use the transparency bar underneath to fade each map in and out. This can be a good tool for enabling students to view the various changes and development in Durham between 1884 to today.
    - For example, if students clicked the 1884 Sanborn map box, they could compare changes from then and now by moving the transparency button. Students could then also check the 1913 map box, and again use the transparency bar to examine the differences between 1884 and 1913.
  - Let students know that they can use the navigation bar within the map’s window to move the map view around. (The four arrows will take the user in the direction it points by clicking on it; the + and – signs allow the user to zoom in or out by clicking on them.) Likewise, students can click on the map and drag their mouse to navigate as well.
  - Various markers are plotted along Parrish Street. There are two types of markers, with red tear drops signaling historical buildings and smaller blue tear drops signaling historical markers (all of which are actually thematic art installations that were recently installed along Parrish Street.) Let students know that they can click on the red markers to view information about what building and business(s) was located here. Various primary source information, images, and other historical information about each building is attached to the marker. Likewise, by clicking on the blue markers, students can view a small image of the art installation and then read information connected to the theme(s) represented in each piece of art.
  - Students can also click on the “Markers” tab at the top of the page for an alternative view of the information contained on this site. Rather than exploring via the map, this view simply provides a list of all of the markers as hyperlinks. Students can click on any of the marker names and access the same information (i.e. primary source documents, historical descriptions, etc.)
16. At the beginning of class (after time has been provided to view student-created postcards if that assignment was completed), tell students that they are going to get some time to “tour” Parrish Street and its history “virtually.” Introduce students to the *Main Street, Carolina* site for Parrish Street, explaining what information they can peruse and how to access the information through the various options noted above. (If possible, teachers may want to begin by having the site projected in the front of the room. This way, you can click through it and give students a “sample run” of how they themselves can explore the site.) Give students around 5-7 minutes to explore the site freely.
17. Next, call students back to attention and pass out the attached Parrish Street Scavenger Hunt.” Tell students that they are going to have approximately 15-20 minutes to continue exploring the site while focusing on finding the answers to the questions provided. (Teachers may want to offer a prize for the first students finished and correctly answering the questions.)
18. Once students have completed the Scavenger Hunt, go over the correct answers. (An answer key is also attached.)

### **North Carolina Mutual Life Insurance Company & their Commitment to Service**

19. Finally, tell students you want to spend some time focusing on one of the most prominent businesses on “Black Wall Street,” the NC Mutual Life Insurance Company. Ask students to share what they discovered about NC Mutual while exploring the Carolina, Main Street site, or what they remember from their reading assigned in the prior class.
20. Project and play the short 2 ½ minute video created by NC Mutual, circa 1940, located at [http://www.ncmutualife.com/newsite/videos/past\\_present\\_future.html](http://www.ncmutualife.com/newsite/videos/past_present_future.html). The link is also available within the MSC site at [http://mainstreet.lib.unc.edu/projects/parrish\\_st\\_durham/index.php/markers/view/17](http://mainstreet.lib.unc.edu/projects/parrish_st_durham/index.php/markers/view/17). (Teachers can also direct students to watch the film individually if they are still at their computers.) Afterwards, discuss:
  - The narrator describes Durham as a “young and progressive city.” What evidence of this can you note, based on what you’ve learned or what you saw in the video?
  - What year do you think this film was created? What evidence makes you think this?
  - What do you think the purpose of this file was? Why was it created? Where would it have been played?
  - This short film about the "Mutual" was actually a featured trailer in black movie theaters circa 1940. Does this change your impression of its purpose at all? Explain.
  - What is your impression of Charles Spaulding?
  - Why was NC Mutual’s 50<sup>th</sup> anniversary such a big deal?
21. Next, pass out the attached “North Carolina Mutual Life Insurance Company - A Commitment to Service” reading and questions. Either individually or in partners, instruct students read the handout and answer the questions provided.

End class by having students share their thoughts to the questions. As a culminating discussion, ask students to discuss the following in partners, then report back to the class as a whole with their one line motto:

- Imagine that NC Mutual has come to you as a consultant and asked you to create a new motto for the company. Brainstorm various phrases that you and your partner feel are appropriate based on all you have learned about NC Mutual. Be prepared to state your motto for the remainder of class and explain why you think it fits.

### **Day 3 (optional)**

#### **Prominent Visitor’s to Durham’s Black Wall Street**

22. As a warm-up, instruct students to label a piece of paper #1-3. Project (or handout) the attached “Who Am I – Image 1” and ask students to write down who they think is pictured. Repeat the same instructions with the attached images 2 and 3. Finally, return to the first image and ask students to share their responses, letting students know that the person pictured is W.E.B. Dubois. Ask students to share what they already know about W.E.B DuBois and why he is significant to African American history. Teachers may want to share information such as:
  - William Edward Burghardt Dubois was a sociologist, author & civil rights leader. Born on February 23, 1868 in Great Barrington, Massachusetts, he is considered one of the most influential black leaders of the first half of the 20th Century. Dubois was the first African American to receive a Ph.D. from Harvard University in 1896. Between 1897 and 1914 Dubois conducted numerous studies of black society in America, publishing 16 research papers. He began his investigations believing that social science could provide answers to race problems. Gradually he concluded that in a climate of virulent racism, social change could only be accomplished by agitation and protest. By 1903 he had learned enough to state in his famous writing *The Souls of Black Folk* that "the problem of the twentieth century is the problem of the color line," and he spent the remainder of his long life trying to break down racial barriers. Dubois shared in the founding of the National Association for the Advancement of Colored People (NAACP) in 1909 and served as its director of research and editor of its magazine, "Crisis," until 1934. (For additional information to share with students, see <http://www.poetryfoundation.org/bio/w-e-b-du-bois>.)
23. Next, return to image 2 and allow students to share their guesses as to who is pictured, letting them know that this is Booker T. Washington.
  - Booker Taliaferro Washington, born on April 5, 1856, was an American educator, author, orator and political leader. Although he was born into slavery in southwest Virginia, he eventually became a dominant figure in the African American community from 1890 to 1915. After being emancipated, Washington worked his way to Hampton Roads, VA seeking an education. He attended Hampton University Hampton Normal and Agricultural Institute (now Hampton University) and attended college at Wayland Seminary (now Virginia Union University). After returning to Hampton as a teacher, in 1881 he was named as the first leader of the new Tuskegee Institute in Alabama. Often speaking on behalf of blacks living in the South, Washington received national prominence for his Atlanta Address of 1895, attracting the attention of politicians and the public as a popular spokesperson for African American citizens. Washington built a nationwide network of supporters in many black communities, with black ministers, educators and businessmen composing his core supporters. Washington played a dominant role in black politics, winning wide support in the black community and among more liberal whites (especially rich

Northern whites). He gained access to top national leaders in politics, philanthropy and education. Washington's efforts included cooperating with white people and enlisting the support of wealthy philanthropists, which helped raise funds to establish and operate thousands of small community schools and institutions of higher education for the betterment of blacks throughout the South, work which continued for many years after his death.

In addition to the substantial contributions in the field of education, Dr. Washington was the author of 14 books; his autobiography, *Up From Slavery*, first published in 1901, is still widely read today. During a difficult period of transition for the United States, he did much to improve the overall friendship and working relationship between the races. His work greatly helped blacks to achieve higher education, financial power and understanding of the U.S. legal system. This led to a foundation of the skill set needed to support the Civil Rights Movement of the 1960s and further adoption of important federal civil rights laws.

(Source: <http://www.historycooperative.org/btw/index.html>)

24. Return to image 3, who most students were likely able to identify as Dr. Martin Luther King, Jr., and ask students to share what they already know about him.

- Martin Luther King, Jr. (January 15, 1929 – April 4, 1968) was an American clergyman, activist, and prominent leader in the African American civil rights movement. He is best known for being an iconic figure in the advancement of civil rights in the United States and around the world, using nonviolent methods following the teachings of Mahatma Gandhi. King is often presented as a heroic leader in the history of modern American liberalism. A Baptist minister, King became a civil rights activist early in his career. He led the 1955 Montgomery Bus Boycott and helped found the Southern Christian Leadership Conference in 1957, serving as its first president. King's efforts led to the 1963 March on Washington, where King delivered his "I Have a Dream" speech. There, he expanded American values to include the vision of a color blind society, and established his reputation as one of the greatest orators in American history.

In 1964, King became the youngest person to receive the Nobel Peace Prize for his work to end racial segregation and racial discrimination through civil disobedience and other nonviolent means. By the time of his death in 1968, he had refocused his efforts on ending poverty and stopping the Vietnam War. King was assassinated on April 4, 1968, in Memphis, Tennessee. He was posthumously awarded the Presidential Medal of Freedom in 1977 and Congressional Gold Medal in 2004; Martin Luther King, Jr. Day was established as a U.S. national holiday in 1986. (Source: [http://nobelprize.org/nobel\\_prizes/peace/laureates/1964/king-bio.html](http://nobelprize.org/nobel_prizes/peace/laureates/1964/king-bio.html))

25. Finally, ask students if any of them know what these three prominent African American leaders have in common, letting them know that one such thing is that each of them visited Durham's Black Wall Street based on the significant accomplishments being made by African Americans! Share with students:

- "In 1910, Booker T. Washington came to Durham and visited NC Mutual Life Insurance accompanied by CC Spaulding, Aaron McDuffie Moore and others responsible for the progress in Durham. Washington was impressed, saying "if blacks across the south would emulate blacks in Durham, they would be on their way to prosperity and economic security."

Also, in the early 1900s, W.E.B DuBois wrote about his visit to Durham saying, "There is a singular group in Durham where a black man may get up in the morning from a mattress made by black men, in a house which a black man built out of lumber which black men cut and planed; he may put on a suit which he bought at a colored haberdashery and socks knit at a colored mill; he may cook victuals from a colored grocery on a stove which black men fashioned; he may earn his living working for colored men, be sick in a colored hospital and buried from a colored church; and the Negro insurance society will pay his widow enough to keep his children in a colored school. This is surely progress."

During the civil rights era, Reverend Martin Luther King, Jr., made five public appearances in Durham. The most dramatic was on February 16, 1960, as the sit-in movement swept across the Jim Crow South. After visiting the Durham Woolworth's, located on Parrish Street, which had closed its lunch counter after demonstrations the previous week, King addressed a standing-room-only crowd of 1,200 people at White Rock Baptist Church. On April 4, 1968, King was scheduled for a visit to Durham, but cancelled at the last minute. Instead, that day, he was murdered on a motel balcony in Memphis."

(Source: [http://www.durhamnc.gov/departments/eed/parrish/p\\_history\\_s2.cfm](http://www.durhamnc.gov/departments/eed/parrish/p_history_s2.cfm))

- Let students know that another prominent person who visited Durham was Malcolm X. A gifted orator and advocate for political action to advance black interests, Malcolm X spoke in a Durham lodge hall on April 18, 1963. Originally scheduled at North Carolina Central University, his speech was moved after university officials denied the controversial former Black Muslim permission to appear on campus.

Discuss:

- Why do you think such prominent African Americans were visiting Durham over the years? (Discuss with students how “the three small blocks that make up Parrish Street were the birthplace of an African-American financial infrastructure that nurtured the black middle class into existence and helped Durham become a prosperous city at the beginning of the 20th century.” Source: <http://www.indyweek.com/indyweek/honoring-the-past-facing-the-future/Content?oid=1200469>)

### **Black Businesses in Durham**

26. Next, provide students with the attached reading “Black businesses in Durham,” written by DuBois after his visit to Durham, as well as the discussion questions. In partners, instruct students to read the handout then discuss the questions provided. Once students are finished, go over their thoughts and answers as a class. Remind students that almost a century after DuBois' visit and writings, two of the most significant financial institutions he noted are still thriving: N.C. Mutual Life and Mechanics and Farmers Bank.

### **Culminating Activity: Heritage Directions Urban Planning Consulting Firm**

27. Give students that attached project assignment and tell them that they are to imagine that they are employees of the Heritage Directions Urban Planning Consulting Firm. Go over the assignment in detail with students, explaining that in groups, they will be responsible for developing a revitalization plan for Parrish Street. Students will rely on what they have learned about Parrish Street, as well as conduct additional research, to find out how to make this area of downtown Durham a “hot” destination, while also preserving and celebrating its diverse history. Allow students to ask any questions and let them know when the project is due. Teachers should also determine and let students know how much class time will be provided for completion of the project. It is recommended that students be able to present their proposal for revitalization to the remainder of class on the due date. After each group’s presentation, students should participate in a feedback session in which they explain what they liked about the proposal and presentation, as well as share any questions they have of the group and the proposal. After all proposals have been presented, teachers can have the class vote on which proposal they feel is best.
28. After students have presented their revitalization proposal, teachers may want to share some of Durham’s actual ideas and plans for how to bring new life to Parrish Street. Detailed information can be found at: [http://www.durhamnc.gov/departments/eed/pdf/parrish\\_street.pdf](http://www.durhamnc.gov/departments/eed/pdf/parrish_street.pdf)

Name: \_\_\_\_\_

### What Do You See?



Source: <http://www.learnnc.org/lp/media/uploads/2009/02/3c29840v.jpg>

1. **What do you first notice about this image? What strikes you or captures your attention immediately and why?**
2. **When do you think this photo may have been taken (note specific years or a time period) and what evidence makes you think this?**
3. **Based on what you see, how was life different at the time of this photo than it is today?**

## Segregated Water Fountains



Source: <http://faculty.umf.maine.edu/walter.sargent/public.www/web%20104/30s%20parks%20segregation.jpg>

Name: \_\_\_\_\_

## The Jim Crow Era



The term Jim Crow originated in an 1830s song performed by a white minstrel show actor, "Daddy Rice." In a racist portrayal of African Americans, Rice covered his face with charcoal paste or burnt cork to resemble a black man, and then sang and danced a routine in stereotypical caricature of a black person. By the 1900s, the name Jim Crow was used to identify racist laws and actions in southern America that deprived African Americans of their civil rights.

Between **1877 and the mid-1960s**, Jim Crow laws were in effect and represented a series of rigid anti-Black policies and expectations. Jim Crow also referred to a way of life. Under Jim Crow etiquette expectations, African Americans were viewed and treated as second class citizens and experienced common discrimination. In the Jim Crow South, there was a common misconception that Blacks were intellectually and culturally inferior to Whites. Jim Crow laws and etiquette only reinforced these unfair beliefs in the legal system, where Blacks were ordered to use separate restrooms, water fountains, restaurants, waiting rooms, parks and swimming pools, libraries, hospitals, bus seats, and even cemeteries.

### Examples of Jim Crow "Etiquette," 1870s-1960s:

- a. A Black male could not offer his hand (to shake hands) with a White male because it implied being socially equal. A Black male could not offer his hand or any other part of his body to a White woman, because he risked being accused of rape.
- b. Blacks and Whites were not supposed to eat together. If they did eat together, Whites were to be served first, and some sort of partition was to be placed between them.
- c. Under no circumstance was a Black male to offer to light the cigarette of a White female -- that gesture implied intimacy.
- d. Blacks were not allowed to show public affection toward one another in public, especially kissing, because it offended Whites.
- e. Jim Crow etiquette prescribed that Blacks were introduced to Whites, never Whites to Blacks. For example: "Mr. Peters (the White person), this is Charlie (the Black person), that I spoke to you about."
- f. Whites did not use courtesy titles of respect when referring to Blacks, for example, Mr., Mrs., Miss., Sir, or Ma'am. Instead, Blacks were called by their first names. Blacks had to use courtesy titles when referring to Whites and were not allowed to call them by their first names.
- g. If a Black person rode in a car driven by a White person, the Black person sat in the back seat or the back of a truck.
- h. White motorists had the right-of-way at all intersections.

### Other Jim Crow Rules

*Stetson Kennedy, the author of Jim Crow Guide, offered these simple rules that Blacks were supposed to observe in conversing with Whites:*

1. Never assert or even intimate that a White person is lying.
2. Never impute dishonorable intentions to a White person.



## Sampling of Jim Crow Laws – Set 1

### **Amateur Baseball**

It shall be unlawful for any amateur white baseball team to play baseball on any vacant lot or baseball diamond within two blocks of a playground devoted to the Negro race, and it shall be unlawful for any amateur colored baseball team to play baseball in any vacant lot or baseball diamond within two blocks of any playground devoted to the white race. *(Georgia)*

### **Barbers**

No colored barber shall serve as a barber [to] white women or girls. *(Georgia)*

### **Blind persons**

The board of trustees shall . . . maintain a separate building . . . on separate ground for the admission, care, instruction, and support of all blind persons of the colored or black race. *(Louisiana)*

### **Burial**

The officer in charge shall not bury, or allow to be buried, any colored persons upon ground set apart or used for the burial of white persons. *(Georgia)*

### **Child Custody**

It shall be unlawful for any parent, relative, or other white person in this State, having the control or custody of any white child, by right of guardianship, natural or acquired, or otherwise, to dispose of, give or surrender such white child permanently into the custody, control, maintenance, or support, of a negro. *(South Carolina)*

### **Circus Tickets**

All circuses, shows, and tent exhibitions, to which the attendance of . . . more than one race is invited or expected to attend shall provide for the convenience of its patrons not less than two ticket offices with individual ticket sellers, and not less than two entrances to the said performance, with individual ticket takers and receivers, and in the case of outside or tent performances, the said ticket offices shall not be less than twenty-five (25) feet apart. *(Louisiana)*

### **Cohabitation**

Any negro man and white woman, or any white man and negro woman, who are not married to each other, who shall habitually live in and occupy in the nighttime the same room shall each be punished by imprisonment not exceeding twelve (12) months, or by fine not exceeding five hundred (\$500.00) dollars. *(Florida)*

## Sampling of Jim Crow Laws – Set 2

### Education

The schools for white children and the schools for negro children shall be conducted separately. *(Florida)*

Separate schools shall be maintained for the children of the white and colored races. *(Mississippi)*

Separate free schools shall be established for the education of children of African descent; and it shall be unlawful for any colored child to attend any white school, or any white child to attend a colored school. *(Missouri)*

Separate rooms [shall] be provided for the teaching of pupils of African descent, and [when] said rooms are so provided, such pupils may not be admitted to the school rooms occupied and used by pupils of Caucasian or other descent. *(New Mexico)*

Any instructor who shall teach in any school, college or institution where members of the white and colored race are received and enrolled as pupils for instruction shall be deemed guilty of a misdemeanor, and upon conviction thereof, shall be fined in any sum not less than ten dollars (\$10.00) nor more than fifty dollars (\$50.00) for each offense. *(Oklahoma)*

[The County Board of Education] shall provide schools of two kinds; those for white children and those for colored children. *(Texas)*

Books shall not be interchangeable between the white and colored schools, but shall continue to be used by the race first using them. *(North Carolina)*

### Fishing, Boating, and Bathing

The [Conservation] Commission shall have the right to make segregation of the white and colored races as to the exercise of rights of fishing, boating and bathing. *(Oklahoma)*

### Hospital Entrances

There shall be maintained by the governing authorities of every hospital maintained by the state for treatment of white and colored patients separate entrances for white and colored patients and visitors, and such entrances shall be used by the race only for which they are prepared. *(Mississippi)*

### Housing

Any person...who shall rent any part of any such building to a negro person or a negro family when such building is already in whole or in part in occupancy by a white person or white family, or vice versa when the building is in occupancy by a negro person or negro family, shall be guilty of a misdemeanor and on conviction thereof shall be punished by a fine of not less than twenty-five (\$25.00) nor more than one hundred (\$100.00) dollars or be imprisoned not less than 10, or more than 60 days, or both such fine and imprisonment in the discretion of the court. *(Louisiana)*

## Sampling of Jim Crow Laws – Set 3

### Intermarriage

All marriages of white persons with Negroes, Mulattos, Mongolians, or Malaya hereafter contracted in the State of Wyoming are and shall be illegal and void. *(Wyoming)*

All marriages between a white person and a negro, or between a white person and a person of negro descent, to the third generation, inclusive, or between a white person and a member of the Malay race; or between the negro and a member of the Malay race; or between a person of Negro descent, to the third generation, inclusive, and a member of the Malay race, are forever prohibited, and shall be void. *(Maryland)*

The marriage of a person of Caucasian blood with a Negro, Mongolian, Malay, or Hindu shall be null and void. *(Arizona)*

All marriages between a white person and a negro, or between a white person and a person of negro descent to the fourth generation inclusive, are hereby forever prohibited. *(Florida)*

It shall be unlawful for a white person to marry anyone except a white person. Any marriage in violation of this section shall be void. *(Georgia)*

All marriages between...white persons and negroes or white persons and Mongolians...are prohibited and declared absolutely void...No person having one-eighth part or more of negro blood shall be permitted to marry any white person, nor shall any white person be permitted to marry any negro or person having one-eighth part or more of negro blood. *(Missouri)*

The marriage of a white person with a negro or mulatto or person who shall have one-eighth or more of negro blood, shall be unlawful and void. *(Mississippi)*

### Juvenile Delinquents

There shall be separate buildings, not nearer than one fourth mile to each other, one for white boys and one for negro boys. White boys and negro boys shall not, in any manner, be associated together or worked together. *(Florida)*

### Libraries

The state librarian is directed to fit up and maintain a separate place for the use of the colored people who may come to the library for the purpose of reading books or periodicals. *(North Carolina)*

Any white person of such county may use the county free library under the rules and regulations prescribed by the commissioners court and may be entitled to all the privileges thereof. Said court shall make proper provision for the negroes of said county to be served through a separate branch or branches of the county free library, which shall be administered by [a] custodian of the negro race under the supervision of the county librarian. *(Texas)*

### Mental Hospitals

The Board of Control shall see that proper and distinct apartments are arranged for said patients, so that in no case shall Negroes and white persons be together. *(Georgia)*

### Militia

The white and colored militia shall be separately enrolled, and shall never be compelled to serve in the same organization. No organization of colored troops shall be permitted where white troops are available, and where permitted to be organized, colored troops shall be under the command of white officers. *(North Carolina)*

**Mining**

The baths and lockers for the negroes shall be separate from the white race, but may be in the same building. *(Oklahoma)*

**Nurses**

No person or corporation shall require any white female nurse to nurse in wards or rooms in hospitals, either public or private, in which negro men are placed. *(Alabama)*

**Parks**

It shall be unlawful for colored people to frequent any park owned or maintained by the city for the benefit, use and enjoyment of white persons. . .and unlawful for any white person to frequent any park owned or maintained by the city for the use and benefit of colored persons. *(Georgia)*

**Pool and Billiard Rooms**

It shall be unlawful for a negro and white person to play together or in company with each other at any game of pool or billiards. *(Alabama)*

**Prisons**

The warden shall see that the white convicts shall have separate apartments for both eating and sleeping from the negro convicts. *(Mississippi)*

**Promotion of Equality**

Any person. . .who shall be guilty of printing, publishing or circulating printed, typewritten or written matter urging or presenting for public acceptance or general information, arguments or suggestions in favor of social equality or of intermarriage between whites and negroes, shall be guilty of a misdemeanor and subject to fine or not exceeding five hundred (500.00) dollars or imprisonment not exceeding six (6) months or both. *(Mississippi)*

**Railroads**

The conductor of each passenger train is authorized and required to assign each passenger to the car or the division of the car, when it is divided by a partition, designated for the race to which such passenger belongs. *(Alabama)*

All railroad companies and corporations, and all persons running or operating cars or coaches by steam on any railroad line or track in the State of Maryland, for the transportation of passengers, are hereby required to provide separate cars or coaches for the travel and transportation of the white and colored passengers. *(Maryland)*

The conductors or managers on all such railroads shall have power, and are hereby required, to assign to each white or colored passenger his or her respective car, coach or compartment. If the passenger fails to disclose his race, the conductor and managers, acting in good faith, shall be the sole judges of his race. *(Virginia)*

**Reform Schools**

The children of white and colored races committed to the houses of reform shall be kept entirely separate from each other. *(Kentucky)*

### Restaurants

It shall be unlawful to conduct a restaurant or other place for the serving of food in the city, at which white and colored people are served in the same room, unless such white and colored persons are effectually separated by a solid partition extending from the floor upward to a distance of seven feet or higher, and unless a separate entrance from the street is provided for each compartment. *(Alabama)*  
All persons licensed to conduct a restaurant, shall serve either white people exclusively or colored people exclusively and shall not sell to the two races within the same room or serve the two races anywhere under the same license. *(Georgia)*

No persons, firms, or corporations, who or which furnish meals to passengers at station restaurants or station eating houses, in times limited by common carriers of said passengers, shall furnish said meals to white and colored passengers in the same room, or at the same table, or at the same counter. *(South Carolina)*

### Telephone Booths

The Corporation Commission is hereby vested with power and authority to require telephone companies...to maintain separate booths for white and colored patrons when there is a demand for such separate booths. That the Corporation Commission shall determine the necessity for said separate booths only upon complaint of the people in the town and vicinity to be served after due hearing as now provided by law in other complaints filed with the Corporation Commission. *(Oklahoma)*

### Theaters

Every person...operating...any public hall, theatre, opera house, motion picture show or any place of public entertainment or public assemblage which is attended by both white and colored persons, shall separate the white race and the colored race and shall set apart and designate...certain seats therein to be occupied by white persons and a portion thereof, or certain seats therein, to be occupied by colored persons. *(Virginia)*

### Toilet Facilities

Every employer of white or negro males shall provide for such white or negro males reasonably accessible and separate toilet facilities. *(Alabama)*

### Transportation

The...Utilities Commission...is empowered and directed to require the establishment of separate waiting rooms at all stations for the white and colored races. *(North Carolina)*  
All passenger stations in this state operated by any motor transportation company shall have separate waiting rooms or space and separate ticket windows for the white and colored races. *(Alabama)*

### Wine and Beer

All persons licensed to conduct the business of selling beer or wine...shall serve either white people exclusively or colored people exclusively and shall not sell to the two races within the same room at any time. *(Georgia)*

Source: <http://www.learnnc.org/lp/editions/nchist-newcentury/5103>

Name: \_\_\_\_\_

**Jim Crow Evaluation Sheet**

You have been provided a copy of actual laws that were set during what is known as the Jim Crow era, 1870s-1960s. Carefully read through the law samples you have been given, and answer the following questions. You will be responsible for summarizing these laws for your group members.

1. What types of things were made illegal under the Jim Crow laws you reviewed?
2. How do you think these laws affected the lives of African Americans? Of whites?
3. Which law do you think is most unfair and why?
4. How would you personally be affected by this law if it were legal today?

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Name: \_\_\_\_\_

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4. How would you personally be affected by this law if it were legal today?

## Success for Black Entrepreneurs in Durham, NC

In the early twentieth century, Parrish Street in Durham, North Carolina, was the hub of African American business activity. This four-block district was known as “**Black Wall Street,**” a reference to the district of New York City that is home to the New York Stock Exchange and the nation’s great financial firms. Although other cities had similar districts, Durham’s was one of the most vital, and was nationally known. Parrish Street bordered the **Hayti community**, Durham’s main African American residential district, and the two districts together served as the center of black life in Durham. Elsewhere in North Carolina, in the depths of the Jim Crow era, race relations were as bad as they ever had been. But Durham’s black businessmen thrived with the tolerance, if not the active support, of their white counterparts.

### The NC Mutual Life Insurance Company

On the first of April 1899, the North Carolina Mutual Life Insurance Company opened for business at 114-116 West Parrish Street. The first month’s collections, after the payment of commissions, amounted only to \$1.12, but from such beginnings North Carolina Mutual grew to be the largest African American managed financial institution in the United States.

Durham at the beginning of the twentieth century was fertile ground for the growth of such an enterprise. Forced out of politics by the successful “White Supremacy” political campaign of 1898, Durham’s African American leaders turned their talents to the business world instead. The African American community of Durham was relatively prosperous and enjoyed better relations with its white counterpart than prevailed in many other communities in the state. The idea of an insurance company, moreover, fit in naturally with a tradition among African Americans of self-help, mutual aid societies or fraternities.

**John Merrick**, born into slavery in 1859, had become by the late 1890s a business success in Durham. Owner of half a dozen barber shops and a real estate business, Merrick was also a member of the Grand United Order of True Reformers, a mutual benefit society organized in Richmond in 1881 which had expanded into insurance and banking. In 1898 Merrick brought together six of Durham’s leading black business and professional men and organized North Carolina Mutual. Guided by John Merrick, **Dr. Aaron M. Moore**, and **Charles Clinton Spaulding**, “The Company with a Soul and a Service” survived the hardship of its first years to achieve success and help make Durham’s reputation as a center of African American economic life. The company was reorganized in 1900 and Charles C. Spaulding was named general manager, under whose direction the company grew and achieved national prominence.

Since its beginning in 1898, North Carolina Mutual Life Insurance Company has grown to become one of the nation’s most widely-known and successful business institutions. It is the only insurance company located in North Carolina with a charter dated before 1900. With over \$7.7 billion dollars of insurance in force, North Carolina Mutual is the oldest and largest African American life insurance company in the United States.

### Mechanics & Farmers Bank and the Bull City Drug Store

The North Carolina Mutual Life Insurance Company was soon joined by the Mechanics and Farmers Bank, founded by nine prominent businessmen headed by **R.B. Fitzgerald**. Mechanics and Farmers opened for business in 1908 and still operating today, the bank holds the distinction of being the first lending institution in North Carolina to receive a Certificate of Authority from the Federal Housing Administration (1935).

The bank’s headquarters was located at 112 West Parrish Street. Between 1922 and 1999 and the main office of the bank was located in the six-story building located at 116 W. Parrish Street. Today, M&F Bank has assets of approximately \$259 million and its headquarters is on Chapel Hill Boulevard, however, the bank continues to maintain its downtown branch on Parrish Street.

In the same building as the bank’s headquarters (112 West Parrish Street), the Bull City Drug Company opened in 1908. During this time, there were no centrally located drug stores for the African American community in Durham. To increase healthcare accessibility, **Dr. Aaron M. Moore** and five other men founded the Bull City Drug Company. After the first Bull City Drug store opened on the North Carolina Mutual Block, a second store later opened in Hayti, the African American neighborhood in Durham.

## Prominent National Visitors

In 1910, Booker T. Washington came to Durham and visited NC Mutual Life Insurance accompanied by CC Spaulding, Aaron McDuffie Moore and others responsible for the progress in Durham. Washington was impressed, saying “if blacks across the south would emulate blacks in Durham, they would be on their way to prosperity and economic security.”

In the early 1900s, W.E.B DuBois also visited and wrote about Durham saying, “There is a singular group in Durham where a black man may get up in the morning from a mattress made by black men, in a house which a black man built out of lumber which black men cut and planed; he may put on a suit which he bought at a colored haberdashery and socks knit at a colored mill; he may cook victuals from a colored grocery on a stove which black men fashioned; he may earn his living working for colored men, be sick in a colored hospital and buried from a colored church; and the Negro insurance society will pay his widow enough to keep his children in a colored school. This is surely progress.”

## Parrish Street Today

The success of these businesses gave Durham a national reputation as the “Capital of the Black Middle Class.” Their legacy continues in many important Durham institutions still today. And the entrepreneurial spirit of the Black Wall Street pioneers is inspiring a whole new generation of business owners on Parrish Street. respectively, and praised black entrepreneurship and the tolerance of whites.

In the 1960s, urban renewal wiped out much of Hayti and Durham’s black business community. However, across the country, downtowns are getting a second life. Durham’s downtown, once neglected for suburban sprawl, is quickly becoming the city’s hottest destination. Tobacco warehouses have been transformed into lofts and condos bustling with residents. From international companies to mom-and-pop shops, upscale restaurants and art galleries to Triple A baseball and world-class festivals, downtown Durham is thriving.

Historic Parrish Street is right at the heart of this revitalization. But that’s only part of what attracts businesses to locate here. Durham’s downtown is one of a kind, with an attitude and a history all its own. The story of Black Wall Street – people working together to achieve success in the face of adversity – is inspiring. And the legacy of prosperity is one that can make any business owner proud.

It’s the combination of a storied past and a bright future that make Historic Parrish Street the ideal place for professional services, retail establishments, restaurants and other businesses to flourish – together. The Parrish Street Project was recently formed as an initiative of the City of Durham to commemorate the history of Durham’s Black Wall Street and spur economic revitalization along a central downtown corridor. The City of Durham’s Office of Economic and Workforce Development (OEWD) was the recipient of a planning grant from the United States Department of Housing and Urban Development. This money supported the beginnings of a Parrish Street revitalization and historic commemoration project and lay groundwork for Parrish Street’s future as an educational and exciting destination.

Sources: <http://www.learnnc.org/lp/editions/nchist-newcentury/6001;>  
[http://www.durhamnc.gov/departments/eed/parrish/p\\_history\\_s1.cfm;](http://www.durhamnc.gov/departments/eed/parrish/p_history_s1.cfm)  
<http://www.soulofamerica.com/durham-raleigh-black-wall-street.phtml>  
<http://www.northcarolinahistory.org/encyclopedia/390/entry>

## Think About It

1. What can be difficult about starting a new business? What risks may be involved?
2. What additional difficulties and risks faced black entrepreneurs such as John Merrick, Dr. Aaron M. Moore, Charles Clinton Spaulding, and R.B. Fitzgerald?
3. Considering what you’ve learned about the Jim Crow era, and taking into account the difficulties any entrepreneur might face, why is the formation and success of Durham’s “Black Wall Street” even more significant?
4. Who should learn about this powerful history and why? Why is this important?

**Name:** \_\_\_\_\_

### **Parrish Street Scavenger Hunt**

- 1.** Select both the 1884 and 1913 Sanborn map. Move the transparency bar under the 1913 map back and forth so that you can compare the two maps. What is one major difference you note?
- 2.** Which building on Parrish Street is one of only three National Historic landmarks in Durham?
- 3.** What types of businesses were located at 206 West Parrish Street in the early 1900s?
- 4.** What year was 104 West Parrish Street built?
- 5.** Where was the Bull City Drug Store located?
- 6.** Who founded the Bull City Drug Store and why?
- 7.** What was the name of NC Mutual's monthly newsletter?
- 8.** Who were four prominent African Americans who visited Durham at some point between 1910-1963?
- 9.** Find the bell. What does this art installation represent?
- 10.** In what ways did NC Mutual exhibit this theme?
- 11.** What connection did Parrish Street have to the tobacco industry?
- 12.** Create your own scavenger hunt question for this website to pose to the remainder of the class:

## Parrish Street Scavenger Hunt – Answer Key

1. Select both the 1884 and 1913 Sanborn map. Move the transparency bar under the 1913 map back and forth so that you can compare the two maps. What is one major difference you note?  
*Answers will vary, but will likely note the amount of growth that took place in Durham.*
2. Which building on Parrish Street is one of only three National Historic landmarks in Durham?  
*114-116 Parrish Street, which was the first location of NC Mutual*
3. What types of businesses were located at 206 West Parrish Street in the early 1900s?  
*Physician, attorney, dentist, barber*
4. What year was 104 West Parrish Street built?  
*1908*
5. Where was the Bull City Drug Store located?  
*104 West Parrish Street*
6. Who founded the Bull City Drug Store and why?  
*Charles Moore; to increase healthcare accessibility since there were no drug stores in the African American community*
7. What was the name of NC Mutual's monthly newsletter?  
*The Whetstone*
8. Who were four prominent African Americans who visited Durham at some point between 1910-1963? Dr.  
*Martin Luther King, Jr.; W.E.B. DuBois; Malcolm X; Booker T. Washington*
9. Find the bell. What does this art installation represent?  
*"A legacy of community and institutional connections"*
10. In what ways did NC Mutual exhibit this theme?  
*Its leaders founded and formed partnerships with other local institutions to reach out to as many people as possible, creating a bond between a powerful business and places of worship and education.*
11. What connection did Parrish Street have to the tobacco industry?  
*It was named for tobacco tycoon E.J. Parrish and his father. Parrish Street was also the site of his expansive 1879 warehouse. Early tobacco entrepreneurs Parrish, James B. Duke, Julian Carr, John Green, and W.T. Blackwell transformed Durham's business landscape.*

Name: \_\_\_\_\_

## **North Carolina Mutual Life Insurance Company - A Commitment to Service**

“Since its beginning in 1898, North Carolina Mutual Life Insurance Company has grown to become one of the nation's most widely-known and successful business institutions. It is the only insurance company located in North Carolina with a charter dated before 1900 and North Carolina Mutual remains the oldest and largest African American life insurance company in the United States.”

On October 20, 1898, seven African American men met in the office of Dr. Aaron M. Moore to plan and organize NC Mutual Life Insurance Company. The founders, also including John Merrick and Charles Clinton Spaulding, were men who were active in business, educational, medical and civic life of the Durham community. During their planning stages, the group knew that approval from the NC General Assembly would be necessary before their company could become a reality. The governing body of the state had to recognize the company and issue an official legal charter. For this, the group relied on T.O. Fuller, a black senator in North Carolina's General Assembly, to present their charter and encourage approval from the state's legislators. Fuller had to work hard to keep the bill alive as it was passed from one committee to another within the General Assembly, but finally, on February 29, 1899, the North Carolina Mutual's charter was approved.

With an original motto of “Merciful to All,” later changed to “The Company with a Soul and a Service,” NC Mutual has always been a “catalyst for minority, social and economic development. Racial self-help and uplift are traditions of the Company dating back to its founding.” The original charter itself noted that the objective of the company would be to provide relief to widows and orphans, aid those who were sick and the victims of accidents, as well as provide burial for the dead. In fact, a portion of the company's proceeds were turned over to the Oxford Orphanage, located in Oxford, NC, to aid in caring for abandoned children.

NC Mutual officially opened for business on April 1, 1899. The company was reorganized in 1900 and Charles C. Spaulding was named General Manager, under whose direction the company grew and achieved national prominence. The Company has had nine presidents in its history: John Merrick, Dr. Aaron M. Moore, Charles C. Spaulding, William J. Kennedy Jr., Asa T. Spaulding, J.W. Goodloe, William J. Kennedy III, Bert Collins and James H. Speed Jr., who assumed office January 1, 2004.

“With a sense of corporate social consciousness and responsibility throughout its history, the Company formulated its concept of the Double-Duty Dollar. Modeled after popular mutual benefit societies the concept was based on the premise that income from insurance sales could be channeled back into the community. Over the years, the Company has had programs to build strong black families and communities through jobs, investments, loans, contributions and support of social programs.”

### **Founders and Early Builders** (from [www.ncmutuallife.com](http://www.ncmutuallife.com))

- **John Merrick** - the first dreamer and leader. A former slave, who learned to read and write in a Reconstruction School. He later became a brick mason in Raleigh, North Carolina and learned the barber trade during a lull in construction. Subsequently, he moved to Durham owning several barber shops, some of which catered to wealthy white men. He was involved in real estate and the Royal Knights of King David, a fraternal benefit society. It was there, Merrick got the notion of life insurance from the very popular mutual benefit societies developing in the south. A seed had been planted. Merrick was born on September 7, 1859 and died August 6, 1919.
- **Dr. Aaron McDuffie Moore** - A humanitarian. Born September 6, 1863 of free parents. He taught high school for several years and attended medical school at Shaw University's Leonard Medical School. He was the first Black person to practice medicine in the city of Durham. Dr. Moore was the Company's first treasurer and wielded wide influence in the city. He was instrumental in starting other enterprises such as a drug company, Lincoln Hospital and a library. He became president of the Company following Merrick's death in 1919. He devoted full time to working for North Carolina Mutual until his death in 1923.

- **Charles Clinton Spaulding** - The builder. Born in Columbus County, North Carolina, August 1, 1874. He came to Durham at age twenty and attended high school graduating in 1898. He began his career as a part-time agent with the Company and went on to become general manager in less than a year. Spaulding served in various capacities, i.e., as agent, clerk, janitor and general manager. He was named president in 1923, a post he held until his death in 1952. In addition to his career in life insurance, he was widely respected. Mr. Spaulding served on Howard University's board of trustees from 1936 until his death in 1952

Sources: All quotations within this article are from the website <http://www.ncmutuallife.com/newsite/pages/about.html>. "The End of an Era," by Dorothy Phelps Jones, was also used as a reference for further information.

**For discussion:**

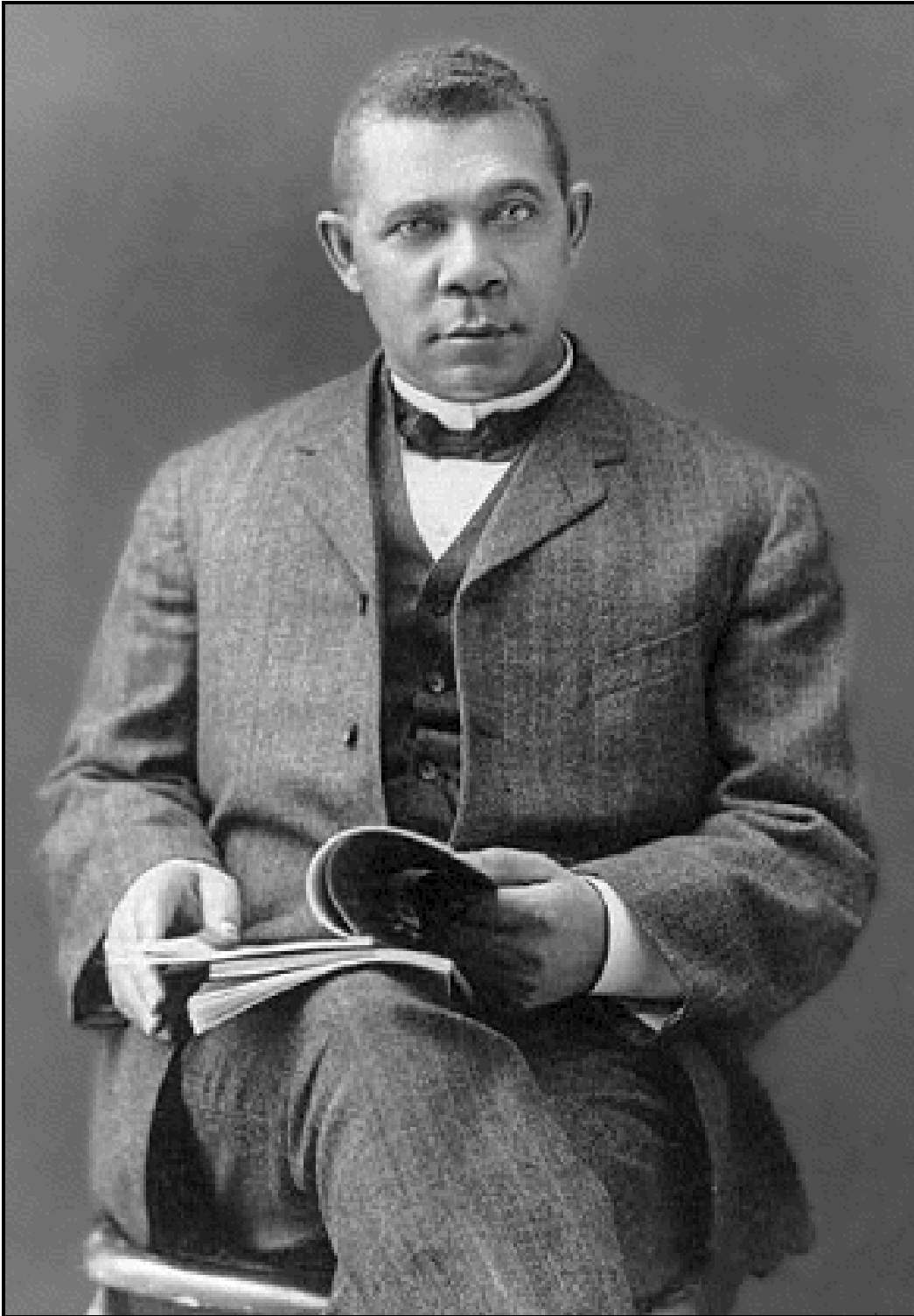
1. Why does the fact that NC Mutual was founded in 1898 by African Americans make its prosperity even more of a success story?
2. In what ways has NC Mutual exhibited a commitment to service?
3. What is meant by the concept "Double Duty Dollar?" Do you think such a concept is an effective business decision? Why or why not?
4. Why do you think NC Mutual's founders felt a commitment to service should be part of the company's charter and work?
5. How does this concept differ from your typical impression of an insurance company?
6. Why do you think NC Mutual has been so successful throughout the years?
7. What challenges did the founders (Merrick, Moore, and Spaulding) each face and overcome?
8. Of these three men, who most inspires you and why?

Who Am I? - Image 1



Source: Library of Congress Prints and Photographs Division, Photographer: Cornelius Marion Battey.  
Retrieved from: [http://thelouvertureproject.org/index.php?title=File:WEB\\_DuBois\\_1918.jpg](http://thelouvertureproject.org/index.php?title=File:WEB_DuBois_1918.jpg)

Who Am I? – Image 2



Source: <http://www.cksinfo.com/americana/ushistory/africanamericanrights/index.html>

Who Am I? - Image 3



Source: <http://www.durhamcountylibrary.org/dcrhp/mlk5.php>

## Black Businesses in Durham

*Excerpt from "The Upbuilding of Black Durham: The Success of the Negroes and their Value to a Tolerant and Helpful Southern City," by W. E. B. Du Bois, in World's Work vol. 23 (Jan. 1912).*

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Durham, N. C., is a place which the world instinctively associates with tobacco...It is, however, because of another aspect of its life that this article is written: namely, its solution of the race problem. There is in this small city a group of five thousand or more colored people, whose social and economic development is perhaps more striking than that of any similar group in the nation.

The Negroes of Durham County pay taxes on about a half million dollars' worth of property or an average of nearly \$500 a family, and this property has more than doubled in value in the last ten years....

In all colored groups one may notice something of this cooperation in church, school, and grocery store. But in Durham, the development has surpassed most other groups and become of economic importance to the whole town.

There are, for instance, among the colored people of the town fifteen grocery stores, eight barber shops, seven meat and fish dealers, two drug stores, a shoe store, a haberdashery, and an undertaking establishment. These stores carry stocks averaging (save in the case of the smaller groceries) from \$2,000 to \$8,000 in value.

This differs only in degree from a number of towns; but black Durham has in addition to this developed five manufacturing establishments which turn out mattresses, hosiery, brick, iron articles, and dressed lumber. These enterprises represent an investment of more than \$50,000. Beyond this the colored people have a number of financial enterprises among which are a building and loan association, a real estate company, a bank, and three industrial insurance companies. The cooperative bonds of the group are completed in social lines by a couple of dozen professional men, twenty school teachers, and twenty churches....

The first thing I saw in black Durham was its new training school — four neat white buildings suddenly set on the sides of a ravine, where a summer Chautauqua for colored teachers was being held. The whole thing had been built in four months by colored contractors after plans made by a colored architect, out of lumber from the colored mill and ironwork largely from the colored foundry. Those of its two hundred and fifty students who boarded at the school, slept on mattresses from the colored factory and listened to colored instructors from New York, Florida, Georgia, Virginia, Pennsylvania, New Jersey, and North Carolina. All this was the partially realized dream of one colored man, James E. Shepard. He formerly worked as secretary for a great Christian organization, but dissatisfied at a peculiarly un-Christian drawing of the color line, he determined to erect at Durham a kind of training school for ministers and social workers which would be "different."

One morning there came out to the school a sharp-eyed brown man of thirty, C. C. Spaulding, who manages the largest Negro industrial insurance company in the world. At his own expense he took the whole school to town in carriages to "show them what colored people were doing in Durham."

Naturally he took them first to the home of his company — "The North Carolina Mutual and Provident Association," an institution which is now twelve years old. One has a right to view industrial insurance with some suspicion and the Insurance Commissioner of South Carolina made last year a fifteen days thorough examination of this enterprise. Then he wrote: "I can not but feel that if all other companies are put on the same basis as yours, that it will mean a great deal to industrial insurance in North and South Carolina, and especially a great benefit to the Negro race."

The company's business has increased from less than a thousand dollars in 1899 to an income of a quarter of a million in 1910. It has 200,000 members, has paid a half million dollars in benefits, and owns its office buildings in three cities....

The Durham office building of this company is neat and light. Down stairs in the rented portion we visited the men's furnishing store which seemed a business-like establishment and carried a considerable stock of goods. The shoe store was newer and looked more experimental; the drug store was small and pretty.

From here we went to the hosiery mill and the planing mill. The hosiery mill was to me of singular interest. Three years ago I met the manager, C. C. Amey. He was then teaching school, but he had much unsatisfied mechanical genius. The white hosiery mills in Durham were succeeding and one of them employed colored hands. Amey asked for permission here to learn to manage the intricate machines, but was refused. Finally, however, the manufacturers of the machines told him that they would teach him if he came to Philadelphia. He went and learned. A company was formed and thirteen knitting and ribbing machines at seventy dollars apiece were installed, with a capacity of sixty dozen men's socks a day. At present the sales are rapid and satisfactory, and already machines are ordered to double the present output; a dyeing department and factory building are planned for the near future.

The brick yard and planing mill are part of the general economic organization of the town. R. B. Fitzgerald, a Northern-born Negro, has long furnished brick for a large portion of the state and can turn out 30,000 bricks a day.

To finance these Negro businesses, which are said to handle a million and a half dollars a year, a small banking institution has been started. The "Mechanics' and Farmers' Bank" looks small and experimental and owes its existence to rather lenient banking laws. It has a paid-in capital of \$11,000 and it has \$17,000 deposited by 500 different persons....

Three men began the economic building of black Durham: a minister with college training, a physician with professional training, and a barber who saved his money. These three called to their aid a bright hustling young graduate of the public schools, and with these four, representing vision, knowledge, thrift, and efficiency, the development began. The college man planned the insurance society, but it took the young hustler to put it through. The barber put his savings into the young business man's hands, the physician gave his time and general intelligence. Others were drawn in — the brickmaker, several teachers, a few college-bred men, and a number of mechanics. As the group began to make money, it expanded and reached out. None of the men are rich — the richest has an income of about \$25,000 a year from business investments and eighty tenements; the others of the inner group are making from \$5,000 to \$15,000 — a very modest reward as such rewards go in America.

Quite a number of the colored people have built themselves pretty and well-equipped homes — perhaps fourteen of these homes cost from \$2,500 to \$10,000; they are rebuilding their churches on a scale almost luxurious, and they are deeply interested in their new training school. There is no evidence of luxury — a horse and carriage, and the sending of children off to school is almost the only sign of more than ordinary expenditure.

If, now, we were considering a single group, geographically isolated, this story might end here. But never forget that Durham is in the South and that around these 5,000 Negroes are twice as many whites who own most of the property, dominate the political life exclusively, and form the main current of social life. What now has been the attitude of these people toward the Negroes? In the case of a notable few it has been sincerely sympathetic and helpful, and in the case of a majority of the whites it has not been hostile. Of the two attitudes, great as has undoubtedly been the value of the active friendship of the Duke family, General Julian S. Carr, and others, I consider the greatest factor in Durham's development to have been the disposition of the mass of ordinary white citizens of Durham to say: "Hands off — give them a chance — don't interfere."

Source: <http://www.learnnc.org/lp/editions/nchist-newcentury/4819>

## **Black businesses in Durham - Discussion Questions**

1. Why do you think Du Bois traveled to and wrote so positively about Durham in 1912?
2. Describe the various businesses run by African American in Durham. Why was this collection of African American businesses so significant during this time period?
3. Why did Du Bois believe these businesses were successful?
4. How were African American businesses funded in Durham?
5. Why do you think Du Bois mentioned the nice houses built by African Americans in Durham?
6. According to Du Bois, what percentage of Durham was African American?
7. What did Du Bois say was the attitude of whites towards successful African Americans? How did this differ from how African Americans were treated in other North Carolina cities, such as Wilmington?

Source: <http://www.learnnc.org/lp/editions/nchist-newcentury/4819>



## Congratulations on Your New Job with the Heritage Directions Urban Planning Consulting Firm!

The Parrish Street Project & Advocacy Group is an initiative to commemorate the history of Durham’s “Black Wall Street” and spur economic revitalization along this central downtown location. The City of Durham recently received a two-year revitalization and planning grant from the US Department of Housing & Urban Development, and thus, your urban planning consulting firm has been hired to create a revitalization plan for Parrish Street.

The Parrish Street Advocacy Group and the City of Durham are seeking a plan that will make Parrish Street once more a vibrant location in the heart of downtown Durham. They also hope that any plan presented will focus on the celebration, exploration, and preservation of Parrish Street’s important history.

As employees of Heritage Directions Urban Planning Consulting Firm, your group has been tasked with developing a revitalization plan for Parrish Street. You should rely on what you have already learned about Parrish Street, as well as conduct additional research, to find out how to make this area of downtown Durham a “hot” destination, while also preserving and celebrating its diverse history. When creating your plan, your group should consider:

- What aspects of Parrish Street’s history are most important and compelling? What buildings should be renovated and/or preserved and why? How will you make use of old and new space on Parrish Street?
- While celebrating its past, how will you promote the future of Parrish Street? How will you draw visitors to this area? How will you make Parrish Street a “hot” destination?
- When developing your revitalization plan, address the following components and describe what will be included on Parrish Street that falls within these categories:
  - Businesses
  - Non-profits
  - Arts and Entertainment
  - Structures and Landscaping (sidewalks, parking decks, art installations, lighting, plants, etc.)
  - Special Events
- How will your plan honor and celebrate the history of Parrish Street? What will you include in your design to educate visitors about the history?

### Your final revitalization plan must include:

- An overall **map or 3-D model** of your vision of a revitalized Parrish Street (and optionally the surrounding area) which labels the various institutions, businesses, structures, etc. that you have deemed important to the revitalization of this area; make sure you maintain the original businesses (i.e., NC Mutual) that are still thriving
- At least **one detailed sketch or 3-D model** of how you envision Parrish Street to appear once your plan has been implemented. This sketch might be of one particular building on Parrish Street (perhaps that which you deem most exciting or creative), it might be a rendering of an art installation you’ve designed that represents Parrish Street; it might be a sketch showing the details of a ribbon cutting ceremony you’ve scheduled, etc. Be creative!
- A **pitch** that you present to the Parrish Street Advocacy Group members and Durham local government officials, explaining your plan and vision, and why it will be successful in driving visitors and businesses to Parrish Street. During this pitch, you will display your map, sketch, and any other creative information you choose to include. Your pitch should be 3-5 minutes long and can be delivered in any creative format you choose (i.e. Power Point presentation, speech with poster boards or banners, creative skit, etc.)

**Due Date:** \_\_\_\_\_

You and your group will present your pitch, map/model, and sketch/model, to the remainder of class on the due date.

**What questions do you have about this assignment?**