

# Maggie Lena Walker

**Museum Connection:** Family and Community

**Purpose:** In this lesson students will examine the life of Maggie Walker. They will read primary and secondary sources in order to identify her contributions, analyze the various ways African Americans responded to inequality, and create a historical narrative .

**Course:** High School United States History and African American History

**Time Frame:** 2-3 class periods

**Correlation to State Standards:**

**United States History Curriculum:**

**5.0 CONTENT STANDARD: HISTORY-** Students will examine significant ideas, beliefs and themes; organize patterns and events; analyze how individuals and societies have changed over time in Maryland and the United States.

**Expectation 5.1:** Students will demonstrate understanding of the cultural, economic, political, social and technological developments from Reconstruction to 1897.

1. Analyze the economic, political and social consequences of Reconstruction (5.1.1).

**Objective:**

e. Examine African American responses to the denial of civil rights such as the rise of African-American churches, African-American newspapers, historically black colleges and the response of individuals, such as Ida B. Wells, W.E.B. Du Bois, and Booker T. Washington (PS, PNW)

**Expectation 5.2:** Students will demonstrate understanding of the cultural, economic, political, social and technological developments from 1898 to 1929.

1. Analyze the cultural, economic, political, and social impact of the Progressive Movement (5.2.1).

**Objective:**

g. Analyze African American responses to inequality, such as the Niagara Movement, the establishment of the National Association for the Advancement of Colored People (NAACP), the Urban League, and the Universal Negro Improvement Association (PS, PNW, G, E)

**Common Core State Reading Standards for Literacy in History/Social Studies 6-12**

Compare and contrast treatments of the same topic in several primary and secondary sources.

**Common Core State Writing Standards for Literacy in History/Social Studies 6-12**

- Write informative/explanatory texts, including the narration of historical events, scientific procedures/experiments, or technical processes.
- Draw evidence from informational texts to support analysis, reflection, and research.

**Objectives:**

- Students will identify the contributions of Maggie Walker by reading, taking notes, and writing a historical narrative.
- Students will analyze the various ways the African American community responded to inequality by reading, taking notes, and writing a historical narrative.

**Vocabulary/Concepts:**

Entrepreneur	an individual who takes the risk to start a new business or introduce a new good or service into the marketplace in hope of earning a profit.
Fraternal Society	a society formed in order to advance the interests and principles of its members. Although it is often implied that fraternities are all-male, many admit both men and women.

Mutual Benefit Society	a cooperative organization in which members derive mutual financial benefit from associating with each other.
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**Materials:**

***For the Teacher:***

Teacher Resource Sheet #1, “Maggie Walker”  
 Teacher Resource Sheet #2, “Independent Order of St. Luke”

***For the Student:***

Student Resource Sheet 1, “History Impression”  
 Student Resource Sheet 2, “SQ3R Note Taking”  
 Student Resource Sheet 3, “Excerpt: Constructing a Life and a Community: A Partial Story of Maggie Lena Walker”  
 Student Resource Sheet 4, “Maggie Walker-Early Woman Banker”  
 Student Resource Sheet 5, “Excerpt: From Mutual Aid to Welfare State: How Fraternal Societies Fought Poverty and Taught Character”  
 Student Resource Sheet 6, “Maggie Walker: A Rich Legacy for the Black Woman Entrepreneur”  
 Student Resource Sheet 7, “Maggie Walker”  
 Student Resource Sheet 8, Creating a Historical Narrative

The teacher will also need at least one dictionary for each group of students.

**Resources:**

***Publications:***

Marlowe, Gertrude Woodruff. *A Right Worthy Grand Mission: Maggie Lena Walker and the Quest for Black Economic Empowerment*. Washington, DC: Howard UP, 2003. Print

Branch, Muriel Miller, and Dorothy Marie Rice. *Pennies to Dollars: the Story of Maggie Lena Walker*. North Haven, CT: Linnet, 1997. Print.

### **Web Sites:**

"Independent Order of St. Luke." *Stichting Argus*. Web. 10 Feb. 2011.  
<[http://www.stichtingargus.nl/vrijmetselarij/r/ioluke\\_en.html](http://www.stichtingargus.nl/vrijmetselarij/r/ioluke_en.html)>.

"Enterprising Women." *Radcliffe Institute for Advanced Study - Harvard University*. Web. 10 Feb. 2011.  
<<http://www.radcliffe.edu/schles/exhibits/enterprisingwomen/bank/mlwalker.html>>.

### **Historical Background:**

With the passage of the Thirteenth Amendment, freedom from slavery offered innumerable rewards to African Americans. However, the specific manner in which African Americans gained their freedom caused considerable challenges in the transition from an enslaved life to a free life. At the end of the Civil War, the vast majority of slaves were penniless, homeless, and illiterate. The task before them was to create stable, productive lives and communities from virtually nothing. Maggie Lena Walker's life presents a unique opportunity to view this transition – she was among the first generation born free, and her life's work was crucial to the transformation of the African American community from a community of slaves to a community of independent (though often second-class) citizens.

The importance of Walker's work in finance and mutual benefit societies is often lost on later generations, because the role of government has changed substantially in the years following her death. It is important to remember that federal protections such as Social Security, unemployment insurance, Medicare, and Medicaid did not exist in her time. These innovations have allowed modern generations of Americans to enjoy a level of economic security that was unthinkable in the late nineteenth century. Without a governmental economic safety net, mutual aid societies provided a social and economic network that helped ensure the prosperity of many Americans. Mutual Benefit societies were especially important in African American communities because the discrimination blacks faced in health, education, and employment sectors often led to financial distress. A mutual benefit society can take many forms, but essentially, a large cohort of members meets regularly and each member contributes funds. The society functions to promote the virtues and values important to its members and also to provide financial assistance to its members in their time of need. Mutual

benefit societies are also known as mutual aid societies, burial societies, and fraternal societies. The Independent Order of St Luke is one such society that was founded in 1867 in Baltimore to provide social insurance to recently freed slaves. The order spread to Virginia but struggled until Maggie Lena Walker took its helm in 1899. She served as president until her death in 1934.

When Walker assumed the mantle of President, the benefit was on the verge of collapse. It had fifty seven chapters with a total of 1080 members. Its treasury consisted of less than \$35 and the Order had almost \$400 in debt. Walker's business acumen slowly turned the order from a struggling institution to one of the best known African American mutual benefit societies in the country. Under Walker, the Order established the St. Luke Herald, a newspaper that reported on the order's functions and provided a space for African American political debate. At its height, the newspaper had a subscription of over 6000 people. Walker founded a joint stock association for the Order that helped build its finances through investments in real estate. With the growth in the Order's funds, Walker was able to establish the St. Luke's Penny Savings bank, which provided the mortgages that allowed many African Americans to purchase homes. Walker established a juvenile branch of the Independent Order of St Luke in order to teach children the importance of thrift and saving. Walker's entrepreneurship extended to the short-lived St. Luke's Emporium, which was designed to keep African American dollars in the black community, to provide a store where African American customers were treated with respect, and to foster upward mobility by creating jobs for black women. The Emporium was targeted by white merchants who feared a loss of their market and after six years it closed its doors. At its height, the Independent Order of St Luke had over 83,000 members, and \$8 million in insurance holdings spread out over 20 states.

The impact of this economic growth cannot be understated. In the span of a lifetime, African Americans built community institutions that safeguarded and promoted their social and economic interests. Faced with federal and state governments that were openly hostile or apathetic to their needs and private banks and industries that discriminated against them, African Americans had no choice but to build institutions that were self-sufficient. Walker's efforts were instrumental to the creation of African American economic prosperity both in her own and in the larger African American community.

## Lesson Development:

1. **Motivation:** Distribute **Student Resource Sheet 1**, “History Impression.” Have students brainstorm the possible connections between the chain of clues on the worksheet. In the “text guess” section of the resource sheet, they should write a paragraph that represents what they think today’s lesson will be about. They should use all of the words in the chain and in the order that they are represented. Have students share their predication summaries with the class.
2. Tell students that the key terms from **Student Resource Sheet 1** were from the life of Maggie Walker. Display **Teacher Resource Sheet 1**, “Maggie Walker.” Explain that they will be examining the life of Maggie Walker and her contributions.
3. Display **Teacher Resource Sheet 2**, “Independent Order of St. Luke.” Read the excerpt with the class and model the SQ3R.

### **SQ3R Method**

1. *Survey*, or preview to get an idea of what you will read. Write your thoughts in the Survey Box. Write 4-6 unfamiliar vocabulary terms that are important for understanding the reading, and define them. [Students may need to practice identifying which terms are crucial to know in order to understand the reading, and which are not. Be clear with students that words that are repeated often or are found in the main ideas of the reading should be chosen for this section.]
  2. Write questions about the selection in the Question box.
  3. Read the selection and write what you learned about the topic in the Read box. Make sure to answer the questions listed in the previous box, and to add additional important information that you haven’t asked questions about.
  4. Retell what you have learned by writing a summary in the Retell box.
  5. Review what you have learned by discussing the reading with a classmate or testing yourself to see if you can answer from memory the questions you asked in step two.
4. Divide class into 5 groups. Distribute **Student Resource Sheet 2**, “SQ3R Note Taking” and one reading (**Student Resource Sheets 3-6**). (*Teacher Note: Review readings before assigning. Resource Sheet reading levels vary widely. Resource Sheets 4 and 6 are the easiest, Sheet 3 is of medium difficulty, and Sheets 5 is the most difficult.*) Have students complete their assigned reading

and the SQ3R Note Taking graphic organizer. Have them select a spokesperson who will report to the class.

5. Distribute **Student Resource Sheet 8**, “Maggie Walker.” Have a spokesperson from each group report their summary to the class. Students should record summaries on **Student Resource Sheet 7**. Discuss.
6. **Assessment:** Have students respond to the following prompt.

Revisit the paragraph that you wrote on **Student Resource Sheet 1**. Write a narrative about the life and contributions of Maggie L. Walker based on the information that you learned in this lesson. Think about the following as you write:

- the impact the contributions of Maggie Walker had on her community.
  - the various ways the African American community responded to inequality.
  - how the St. Luke’s Penny Savings Bank managed to survive the Great Depression when many other banks failed.
7. **Closure:** Have students return to the guesses they made earlier in the History Impression. Have them make corrections to their earlier speculation. End by asking them to articulate the influence Maggie Lena Walker had on the African American community.

### **Thoughtful Application:**

Have students examine print copies of both *Black Enterprise* and *Fortune*. If print copies are not available, have students review the websites of each publication. Ask students to articulate the similarities and differences between the two sites, and evaluate which one offers more to African American entrepreneurs. Ask students to explain the challenges of black entrepreneurship in the time of Walker, and the challenges that persist today. Ask students if a race-specific business journal is necessary and ask them to articulate their reasons for supporting or opposing a magazine like Black Enterprise.

## Lesson Extensions:

- Visit the Reginald F. Lewis Museum of Maryland African American History and Culture. Identify black organizations and leaders in Maryland that fought against inequality and succeeded in spite of difficult circumstances.
- Visit the Reginald F. Lewis Museum and study the various professions and responsibilities that black women have taken on over the years. How did they contribute and influence their communities? Research the contributions of the following Maryland women leaders:
  - Mary Elizabeth Lange, religious leader and educator who founded the Oblate Sisters of Providence and the St. Frances Academy for Colored Girls.
  - Cathy Hughes, entrepreneur and television/radio personality
- The Museum offers several school programs that connect to the curriculum lessons.
  - *Journey in History Theater* provides living history and theatrical performances which highlight African Americans in the museum's gallery.
  - Take the theme tour, *Pioneers and Trailblazer*. Discover African American pioneers and leaders who contributed to Maryland's history in labor, the arts, education, politics and community activism.
  - Contact group reservations for schedule updates.

## Teacher Resource Sheet 1

### Maggie Walker



National Park Service  
<http://www.nps.gov/malw/1905.jpg>

## **Teacher Resource Sheet 2**

### **Independent Order of St. Luke**

The Right Worthy Grand Council Independent Order of St. Luke was established in 1867 by Mary Prout of Baltimore, Maryland. It was organized to "promote the general welfare of society by uniting fraternally Negro persons of good moral character who are physically, morally, and socially acceptable, to educate and assist its members in thrift, to create and maintain funds out of which members...may receive benefits for themselves or their beneficiaries, [and] to provide death benefit protection to members".

Source:

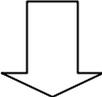
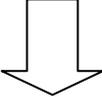
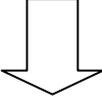
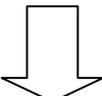
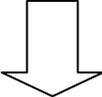
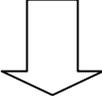
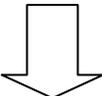
Guide To Independent Order of St. Luke Collection, 1877-1970

Virginia Tech University

<http://spec.lib.vt.edu/mss/stluke.htm>

# Student Resource Sheet 1

## History Impression

Key Terms	Guess
<b>Richmond, Virginia</b>	
	
<b>1867</b>	
	
<b>Daughter of slaves</b>	
	
<b>Teacher</b>	
	
<b>Independent Order of Saint Luke</b>	
	
<b>Women's Rights</b>	
	
<b>St. Luke Penny Savings Bank</b>	
	
<b>African American Advancement</b>	

# Student Resource Sheet 2

## SQ3R

**Survey**



**Question**

**Read**



**Retell**

## Student Resource Sheet 3

**Excerpt:**  
**Constructing a Life and a Community: A Partial Story of Maggie Lena Walker**  
**By Elsa Barkley Brown**

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"I was not born with a silver spoon in my mouth: but instead with a clothes basket almost upon my head". In this way, Maggie Lena Walker—early twentieth century bank president, political activist, and club woman—described her entry into the world and her understanding of her place in a hierarchical southern society.

Maggie Lena Draper Mitchell Walker was born in Richmond, Virginia, ca. 1867. Her mother, Elizabeth Draper, was a young domestic servant in the mansion of Civil War spy Elizabeth Van Lew. Her father, Eccles Cuthbert, was a northern white journalist who frequented the Van Lew house. Shortly after Maggie Lena's birth, her mother married William Mitchell, a butler in the same household and soon-to-be waiter in the St. Charles Hotel. The family moved to College Alley, a location that put them within view of Broad Street, one of Richmond's main thoroughfares, and just around the corner from First African Baptist Church, Richmond's oldest and largest black congregation. By engaging in the social life of the neighborhood, Maggie Mitchell could witness firsthand many of the social and political activities of black Richmonders; she also became a fervent (and lifelong) member of First African.

As will be seen, Maggie Walker was in many ways a remarkable individual who influenced her Richmond community in profound ways, and as such she is certainly deserving of biographical treatment. Unfortunately, in the case of Maggie Walker, there are some gaps in the sources which historians have traditionally used to write biography. Many social historians, in fact, have encountered this problem in their wish to study individuals other than politicians, industrialists, and other elites. Fortunately, such problems can be surmounted by looking to different types of sources. In Walker's case, community records viewed in conjunction with her diary and various personal papers provide important context for her life's work. Although we still do not know all we would like to know about individuals like Maggie Walker, her story is important and should be told.

On the streets and especially in the church, Maggie Mitchell from an early age had a view of women engaging in public life, developing community institutions, and contesting race and gender prescriptions. African-American women during Walker's time often faced dire economic straits. When she wanted to emphasize the paucity of jobs available to black women, especially as work in the city's tobacco factories closed to them, she would point out that black women had only three occupations: domestic worker, teacher, and church builder. The last reference signaled how seriously she took the notions expressed years earlier; she continued to argue that women's contributions were indeed a vital form of labor, even though unwaged.

In constructing her political arsenal, Maggie Mitchell Walker frequently turned to the church. Biblical language undergirded most of Walker's speeches and scripture served as her most effective means of arguing for women's rights. Certainly she had learned her Bible in First African but she may also have been influenced by the women who were known throughout the community as the authors of prominent male ministers' sermons or those few women who themselves established reputations as "soul-stirring" preachers. One of these was the Rev. Mrs. Carter, of whom it was said, "Many fell out at her preaching".

Maggie Walker's prominence provided a sharp challenge to the complex gender relations that existed in the African-American community during the last years of the nineteenth century. A local black newspaper, the Richmond Planet, reported intra-racial gender disagreements as if they were commonplace occurrences. First African debated women's attendance at church meetings. The Virginia Baptist saw a threat to "womanliness" when women exceeded their proper place in the church by attempting to preach and their proper place in the community by the "deplorable" effort to "exercise the right of suffrage". Thus, by the early twentieth century when Walker had established her own leadership, things had not changed much within First African, and she was nearly unique in her ability to speak in church meetings and participate in church business. (She was chief financial advisor, developing the church budget.) Yet it would be hard not to imagine the women within her church and her community who petitioned, wrote sermons and preached establishing a precedent for Walker's own sermonizing and her understanding of women's rights.

Other communities of women also influenced her development. After William Mitchell's mysterious death in 1876, Maggie helped her mother in her work as a laundress and with the care of her younger brother, Johnnie. Laundry work was a traditional occupation of African American women, especially married women

who desired time at home to care for children and time to partake in community activities. Rather than confine themselves to their individual homes for a day of solitary drudgery, however, women often organized to collectively scrub, rinse, starch, iron, and fold the pounds of laundry. Some laundry women actually became entrepreneurs, contracting all of the work themselves and hiring the other women who worked with them. Many of these days spent scrubbing were also spent organizing; a number of churches, schools and recreational centers grew out of the discussions among washerwomen about the need for these community institutions.

Maggie Mitchell's early start in the world of work was fairly typical for African-American children in the nineteenth century. In fact, Mitchell was quite fortunate, for despite the need for her to assist her mother, she was able to attend school regularly. Many others had to forego schooling in order to contribute to the family income. Mitchell, however, graduated in 1883 from Colored High and Normal, becoming a teacher at Valley School that fall. It was perhaps the requirement that she relinquish her teaching assignment upon her 1886 marriage to Armstead Walker, a Colored High graduate and brick contractor, that pushed Walker into her business career.

Having studied accounting and sales while teaching, Walker joined several other women in founding the Woman's Union insurance business. At the same time, she worked her way up through the Independent Order of St. Luke (IOSL), a mutual benefit society which she had joined at age fourteen, becoming an elected delegate at age sixteen and an elected officer by age seventeen.

After her marriage, Walker devoted more time to the St. Lukes, traveling throughout Virginia and West Virginia to develop new Councils, and working to establish a juvenile branch of the Order in 1895. In 1899, Walker, by then the mother of two sons, became Grand Worthy Secretary, the highest executive officer of the IOSL. In 1903, she spearheaded the founding of St. Luke Penny Savings Bank and became its president. Three decades later, she would oversee its reorganization as the present-day Consolidated Bank and Trust Company, the oldest continuously existing black-owned and black-run bank in the country.

Maggie Lena Walker's occupational and economic advancement was in one sense a singular success. On another level, however, her rise to schoolteacher represented the chief form of occupational advancement for black women in the late nineteenth and early twentieth centuries; a number of other women from both poor and more well-to-do backgrounds had traveled this route. Walker was not alone among members of Richmond's African-American community in pursuing other careers

after marrying effectively prevented her from teaching. Sarah G. Jones, for example, left Richmond temporarily to attend Howard University Medical School and returned to develop a successful practice, becoming the first black woman physician in the state of Virginia.

Walker's climb in mutual benefit society work, while more spectacular than most, also suggests a particular avenue for black women's occupational and economic mobility. When Maggie Walker assumed the position of Grand Worthy Secretary in 1899, her "first work was to draw around me women." In fact, after the executive board elections in 1901, six of the nine members were women. Walker's plan to have the bank be run solely by women was thwarted when her inability to find an experienced black woman cashier allowed the men in the Order to insist that this not be totally a women's venture. However, women were still instrumental; eight of the first nineteen directors of the St. Luke Penny Savings Bank were women.

A department store, set up by the IOSL in 1905, provided further opportunities for Richmond's African-American community. The St. Luke Emporium, collectively formed by twenty-two women, aimed at providing quality goods at affordable prices, as well as a place where black women could earn a living and get a business education. The St. Luke Emporium employed fifteen women as salesclerks, an insignificant number in comparison to the thousands of black women working outside the home, but in the context of the occupational structure of Richmond, it represented a significant percentage of the white-collar and skilled working-class women in the community. In 1910, only 222 of the more than thirteen thousand employed black women listed their occupations as typists, stenographers, bookkeepers, and salesclerks. Black secretaries and clerks were entirely dependent on the financial stability of black businesses and, in this regard, the IOSL was especially important. With its fifty-five clerks in the home office, over one-third of the black female clerical workers in Richmond in the 1920s worked for this Order. The salaries of these clerical workers, moreover, often surpassed even those of teachers.

Additionally, black women worked for the St. Lukes, as for other mutual benefit societies, organizing adult and juvenile councils and recruiting members. Organizers were paid for each council organized and member recruited, and for travel expenses.

Apart from the financial benefits it brought, the position allowed many African-American women in Richmond a significant amount of independence, visibility,

and occasionally a foothold in politics. Lillian Payne, for example, one of the chief organizers for the St. Lukes, became a popular political speaker throughout the Northeast as a result of her organizing work. Whether working as clerks in the home office or organizers in the field, these women engaged in political and community work along with their St. Luke work. The work routine of the St. Luke Home Office regularly included detailing a segment of the clerks to community projects such as fund-raising for the Community House for Colored People, the Afro-American Old Folks Home, the Friends Orphan Asylum, the Council of Colored Women, and the NAACP.

Many of these women faced with Walker the challenge of balancing a home life with a professional life outside the home. Even among those African-American women who were married and had children, a significant portion engaged in wage labor. Additionally, it was more common for middle-class black clubwomen to be married and to have children than for middle-class white women undertaking club and community work. Walker's balancing efforts were not altogether successful, as surely many women's were not. And her life was not without its tragedy and scandal. In 1915, her eldest son, Russell, shot and killed his father. After a sensational trial Russell was acquitted, the death ruled accidental. Yet the trial itself, combined with Walker's few scattered and cryptic diaries, is the best evidence we have of life inside the Walker home, where Maggie Walker lived at various times with her mother, relative/housekeeper, husband, two sons, and later their wives and children...

This is but a small part of Maggie Lena Walker's story. But examining the life of one black woman prominent in her time and little-known in historical scholarship suggests ways to take other women and use the reconstruction of their lives to explore African American women's history and the internal dynamics of African American community life.

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## **Student Resource Sheet 4**

### **Maggie Walker -- Early Woman Banker By Alan Duckworth**

Maggie Lena Walker was born with three significant strikes against her. She was born black, female and poor. Rather than succumb to these disadvantages, she overcame all obstacles to become a key figure of her era as the United States' first woman bank founder and president. Throughout her adult life, she used her economic and social position to fight for greater educational opportunities, for black pride, and for women's rights.

Maggie Walker was born on July 15, 1867. Her early years were spent in the Van Lew Mansion in Richmond, Virginia, where her mother, a former slave, worked as a cook's helper. Miss Van Lew had been an ardent abolitionist and her servants not only had an exceptionally good education, but unusual encouragements to enterprise as well. It was here that Maggie began to learn the value of an education.

When Maggie was still a child, her parents re-located the family to downtown Richmond, seeking new opportunities. Not long after, she faced her first tragedy. Her father was killed, the apparent victim of robbery and murder. His death left her mother to care for both Maggie and her younger brother. Showing a responsibility beyond her years, Maggie quickly became an assistant to her mother, helping both in her mother's laundry business and in raising her younger brother.

The strength of her convictions could also be seen at an early age. She was educated in the segregated Richmond Public Schools. Upon graduation, the white students were to receive their diplomas in a theater and the black students were to receive their diplomas in a church. The black students strongly protested. In the end, the black students were conferred their diplomas in the school auditorium.

Religion would also be a crucial part of her life. During her childhood, she was active in the Old First Baptist Church, participating in the Thursday Sunday School meetings. As a result of this involvement, she met her future husband, Armstead Walker, a young contractor. Through her faith, Maggie became involved in the organization which would provide the framework for her life's work. At the age of 14, she joined the Independent Order of St. Luke.

In 1886, she married Armstead. She stopped teaching to devote herself full-time to her new family. However, she was a woman of boundless energy. She became

increasingly involved with the I.O.S.L. The Order was basically an insurance company for blacks started in 1867 to help the sick and bury the dead in the post-Civil War South. The broader goals included self-help and racial solidarity - ideas which interested Maggie Walker. She rapidly rose through the ranks of the I.O.S.L., first being elected Secretary of the Good Idea Council. She was then named Grand Sentinel. In 1890, the Magdalena Council was re-named in her honor. Finally, in 1899, she became the Right Worthy Grand Secretary Treasurer.

When Maggie became treasurer, the organization was in financial trouble. The treasury contained \$31 and that was balanced against a number of unpaid bills. There were only about 1,000 members. Under her steady hand, the organization's finances prospered. By increasing memberships, opening a department store and creating a bank, the Order's treasury became worth in excess of \$3 million by 1924.

Her work for the Order was not all financial. She felt the need for a newspaper to discuss community concerns and to increase communication between the community and the Order. In 1902, she established *The St. Luke Herald*. The paper was regularly in the center of controversy. The first issue espoused lofty ideals and came out foursquare against injustice, mob law, Jim Crow laws, the curtailment of public school privileges and laws that constricted the roles of blacks in Virginia politics. She remained editor for 30 years.

She is best known as the first black female president of the bank which she convinced the I.O.S.L. to open. First, the bank helped the Order gather and store funds from its expanding operations. Second, it aided the black community by providing mortgages for home ownership. The result of her efforts was the St. Luke's Penny Thrift Saving Bank. The bank still exists today, now called the Consolidated Bank and Trust Company. As with the newspaper, Maggie Walker did not just aid in the creation of the bank, she served as the president of the Bank until 1932, when poor health forced her to take a less active role. At that time, she became Chairman of the Board.

In 1907, she convinced the Order to open a store. After two years of hard work, she acquired the necessary property for St. Luke's Emporium. The store stayed open despite countless obstructions, including the creation of a white retailers' association, legislation to create commissions aimed at crippling black enterprise, being forced to pay cash for wholesale goods, and constant vicious harassment. The bank, newspaper and emporium were important also, because they provided employment for community members.

In the early 1900s, more than half of the white collar, non-teaching black women in Richmond worked for Maggie Walker. Her good works were not limited to I.O.S.L. She aided in establishing a Community House in Richmond. She also assisted the Piedmont Tuberculosis Sanitarium for Negroes. Founder of the Council of Colored Women and co-founder of the Richmond NAACP, she served on the board of the National NAACP, Colored Women's Clubs, National Urban League, and the Virginia Interracial Committee. She was a trustee for Virginia Union University.

In 1915, Armstead died as a result of a serious accident, in which Russell mistook his father for a prowler and killed him. Russell was eventually acquitted, but the catastrophe weighed heavily on him and he died in 1922. In 1907, Maggie Walker fell on her front steps. The injury was both painful and debilitating, making her continued contributions all the more impressive. On December 15, 1934, at the age of 68, Maggie Lena Walker died. However, her legacy of service and enterprise continues, both through her bank and through the countless people she touched and inspired.

Despite her consuming passion for charity and public service, Maggie Walker still managed to have a full personal life. She had two sons, Russell and Melvin, and another son who died in infancy. In 1905, the family moved into a two story house which was eventually expanded to include 22 rooms and housed her entire extended family.



## Student Resource Sheet 5

**Excerpt:**  
**From Mutual Aid to Welfare State:**  
**How Fraternal Societies Fought Poverty and Taught Character**  
**by David T. Beito**

Mutual aid was one of the cornerstones of social welfare in the United States until the early 20th century. The fraternal society was a leading example. The statistical record of fraternalism was impressive. A conservative estimate is that one-third of adult American males belonged to lodges in 1910...

Societies dedicated themselves to the advancement of mutualism, self-reliance, business training, thrift, leadership skills, self-government, self-control, and good moral character. These values...reflected a kind of fraternal consensus that cut across such seemingly intractable divisions as race, sex, and income.

The record of five societies that thrived at or near the turn of the century illustrates the many variants of this system. Each had a distinct membership base. Two of the societies, the Independent Order of Saint Luke and the United Order of True Reformers, were all-black. Both had been founded by ex-slaves after the Civil War and specialized initially in sickness and burial insurance. The other societies had entirely white memberships...

These five societies, despite their other differences, showed some striking similarities in outlook. With perhaps slight changes in wording, the following statement, penned by a member of the Security Benefit Association, was suitable to each: "Its prime object is to promote the brotherhood of man, teach fidelity to home and loved ones, loyalty to country and respect of law, to establish a system for the care of the widows and orphans, the aged and disabled, and enable every worthy member to protect himself from the ills of life and make substantial provision through co-operation with our members, for those who are nearest and dearest."

Although these societies relied on nearly identical terminology, the interpretations and applications often diverged. Each found creative ways to customize such ideals as thrift, self-reliance, and self-government to suit the special needs and interests of its members. This behavior reached full expression outside of the white-male fraternal mainstream. For example, societies that catered to blacks and women

used key credos of the fraternal consensus to overcome disfranchisement, segregation, and discrimination.

Regardless of other distinctions, the theme of the loving and extended family found universal fraternal appeal. According to the ritual of the Independent Order of Saint Luke, all initiates were "members of the same family" pledged to "stand by one another at all hazards." It specified that what we "lack by the sacred ties of blood we make up by a solemn oath-bound obligation, declaring ourselves sisters and brothers, children of the same Father." The Loyal Order of Moose promoted its orphanage by vowing that "this Order comes as a Mother to her children to help them in their hour of trial."

Rituals often relied on the Bible to impart lessons of fraternity.

The Independent Order of Saint Luke took its name from the Luke of the Gospels. An initiate vowed to "be true and faithful to the Christian religion" and devote leisure time to "searching the Holy Scriptures, so that I may become useful and true to all mankind."...

All the societies advocated self-reliance, a hallmark of fraternalism. This objective was a centerpiece of the initiation ceremony of the Independent Order of Saint Luke, which featured a symbolic journey to Jerusalem. To foster humility, it required the candidate to wear a torn white robe. Prior to the journey, a guide foretold what lay ahead: "You may find the road rough and rugged, and you may meet with disappointment and mistrust.... You will find no friendly hand extended, or kind advice given you on which to lean." The meaning of the lesson was plain: "This is one of the times that self-reliance must be exerted. You must seek to find the emblem of the cross, with patience and unceasing energy as it is claimed Helena possessed in searching for the cross of Calvary."

...Maggie L. Walker, the head of the all-black Independent Order of St. Luke from 1899 to 1934, was much like her counterparts in white societies in singing the praises of frugality. She established thrift clubs for the young and...urged members "to save some part of every dollar you have, and the practice will become a habit-- a habit which you will never regret, and of which you will never grow shame."

If self-reliance and thrift were fraternal watchwords, so too was individualism... Successful fraternal individualists were to be economically self-reliant as well as proficient in the arts of cooperation and leadership. Although this ideal entailed self-discipline, the ultimate goal was not purely, or even mainly, selfish. For this

reason, an official of the all-black United Order of True Reformers rejected any contradiction between opposition to "selfish individualism, intemperance and non-accumulativeness" and support for a program enabling "people to get homes and means upon which they may independently subsist."

A key tenet of fraternal individualism was the need to exercise mastery over the self. ...Self-control meant the power to resist such vices as gluttony, "over-drinking, over-smoking, lack of exercise, bad air, bad conversation, fool books."

But, according to this pan-fraternal philosophy, such qualities were useless unless tempered with civility. Vigilant watch was maintained against those who endangered the harmony of the lodge by indulging in personal attacks. ...The Independent Order of Saint Luke required that an initiate forswear "slandering a member of this Order or a family of a member."

Nonpartisanship was another component of the fraternal value consensus. ...Societies favored nonpartisanship to achieve harmony and to widen the applicant pool. It was standard practice for aspiring Republican and Democratic politicians to join all the leading lodges in their community. Individuals who were bitter rivals politically could co-exist under a common fraternal banner.

...Though they too adopted a rule against politics, the Independent Order of St. Luke and the United Order of True Reformers did not ignore the question of race. Both marshaled their resources against discriminatory legislation and lynching.

From 1923 until her death, Walker served on the board of the National Association for the Advancement of Colored People and formed common cause with the United Order of True Reformers in protests against the Jim Crow streetcar law of 1904. It was partly because of Walker's efforts that about 80 percent of eligible black voters in Richmond by the 1920s were women.

All five societies prohibited formal distinctions based on income and class. The United Order of True Reformers boasted that it made "capital and labor friends." Similarly, the ritual of the Ladies of the Maccabees called on the initiate to know "no selfish ambitions, no class distinctions." The better-off members were more often leaders, but it was not hard to find examples such as that described by the publicity for the Loyal Order of Moose, of a "modest workingman" directing "the affairs of the lodge, while seated in the meeting is his employer."

...The five societies promoted entrepreneurship among members but each favored a different strategy to achieve this end.

...In contrast to the white societies, however, the United Order of the True Reformers and the Independent Order of St. Luke actually established their own business. ...The most durable of these black fraternal business enterprises were those of the Independent Order of St. Luke. In 1903, it founded the Saint Luke Penny Savings Bank of Richmond, thus making Maggie Walker the first black woman to be a bank president in American history. The Independent Order also established a printing plant, a newspaper called the *Saint Luke Herald*, and, for a brief time, a department store, the Saint Luke Emporium.

To justify these investments, Maggie Walker argued that blacks could never achieve dignity and first-class citizenship without laying an economic foundation. She stressed the benefits that a black-owned store such as the Saint Luke Emporium would bring to women as consumers, where it would finally be possible to shop without fear of facing disrespectful treatment from white merchants. Walker underscored that this choice would never exist unless blacks created a clientele by kicking their habit of spending paychecks in white stores and white banks.

The heyday of all five societies was during an era when millions of Americans lived on a scale of poverty which would be considered intolerable by today's underclass. Despite this, millions invested their scarce resources in erecting a vast system of fraternal mutual aid. Although insurance gave some protection, those who subscribed to fraternal societies gained access to services not easily guaranteed in a commercial contract. The lodge offered its members the formal and informal components of mutual aid and sought to educate them in a set of values...

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<http://www.heritage.org/Research/PoliticalPhilosophy/hl677.cfm>

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## Student Resource Sheet 6

### Maggie Walker: A Rich Legacy for the Black Woman Entrepreneur

As an African-American woman and a bank founder, United Bank of Philadelphia's Emma Chappell has had few modern peers. Yet she followed a path forged at the start of the century by Maggie L. Walker, the illegitimate daughter of a former slave and a white abolitionist. The bank Walker started--the first founded by a black woman in the U.S.--still exists, though under another name.

Born in 1867 in Richmond, Va., Walker started the St. Luke Penny Savings Bank in 1903 with \$9,430 in deposits gathered from members of the Independent Order of St. Luke, an African-American benevolent society. The order had been formed after the Civil War to take care of the sick and cover funeral expenses of members in exchange for small monthly dues.

Since girlhood, Walker had been active in the order. At the turn of the century, when she became its executive secretary, its membership began to dwindle. Walker reinvigorated the institution, building its national membership to 100,000. In the process, she found that white-owned banks did not want to take deposits from a black organization, says Vernard W. Henley, chairman and chief executive officer of Consolidated Bank & Trust Co., the current name of the bank she started. White bankers' reluctance gave her the idea to start a bank, which would be the order's financial arm. "Let us put our moneys together; let us put our money out at usury among ourselves, and reap the benefit ourselves," Walker said in a 1901 speech to the group. "Let us have a bank that will take the nickels and turn them into dollars."

Two years later, St. Luke Penny Savings Bank was formed, with Walker as its president. By 1913, assets had grown to over \$300,000, and she presided over the flourishing black community of Jackson Ward in Richmond, sometimes called the Harlem of the South. It was home to five other black-owned banks and scores of other African-American-owned businesses. "She made loans to black businesses, she made loans to students, she made loans to people to buy houses," says historian Muriel Branch, co-author of the biography, *Pennies to Dollars: The Story of Maggie Lena Walker*. Walker also set up a weekly newspaper, the St. Luke Herald, which she edited, and a department store that



ultimately failed after the white community boycotted it and its suppliers.

While many of the largest black-owned banks went under during the Great Depression, Walker's bank survived, in part by merging with two smaller, black-owned banks in 1930, when it was renamed Consolidated Bank & Trust. Today, Consolidated has assets of \$116 million, and the majority of its shareholders, who include two of Walker's descendants, are African Americans. "I think what she had in mind was that African Americans ought to help themselves, and they ought to provide the opportunities for employment and development," says Henley, who adds that her philosophy is one the bank still upholds.

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By Jeremy Quittner in New York

<http://www.businessweek.com/smallbiz/news/coladvice/reallife/r1990706r.htm>

## Student Resource Sheet 7

### Maggie Walker

Reading	Summary
<b>Independent Order of St. Luke</b>	
<b>Excerpt: Constructing a Life and a Community: A Partial Story of Maggie Lena Walker</b>	
<b>An address to the 34th Annual Session of the Right Worthy Grand Council of Virginia,</b>	
<b>Maggie Walker -- Early Woman Banker</b>	
<b>Excerpt: From Mutual Aid to Welfare State: How Fraternal Societies Fought Poverty and Taught Character</b>	
<b>Maggie Walker: A Rich Legacy for the Black Woman Entrepreneur</b>	

