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CONSERVATORY OF MUSIC

FACULTY

STEPHEN M. NEWMAN, D. D., President.

LULU V. CHILDERS, Mus. B., Director, Instructor in Voice.
Conservatory of Music—Oberlin, Ohio.
Sydney Lloyd Wrightson—Washington College of Music.
H. S. Deverse of Chicago Musical College.

ROY WILFRED TIBBS, Mus. B., Instructor in Pianoforte and Organ.
Conservatory of Music—Oberlin, Ohio.
Department of Music—Fisk University—Nashville, Tennessee.

C. BEATRICE LEWIS, Instructor in History of Music and Pianoforte.
New England Conservatory of Music.

JOSEPH HARRISON, Instructor in Violin.
Student of the Peabody Conservatory of Music.
Formerly with the Washington Symphony Orchestra.

The work of the Music Department of Howard University has grown in standard, excellence and success, until the time has come when it should take some definite name under which it can realize many of the great possibilities which lie before it. It will, therefore, be designated, hereafter, by vote of the Board of Trustees, as The Conservatory of Music of Howard University.
No student of Music should go out into the world without having a thorough knowledge of great literature and of modern languages. The expressions of the spirit of man in music, art and literature are so related in themes as to make it necessary for students to be trained in all these subjects. Hence the advantage to music students of being in a great University. The aim of the Conservatory of Music of Howard University is to train musicians with a breadth of liberal culture which can not be found under most private studio teachers of music.

The finest teachers will be added to the Faculty as the increase of students and courses may make it necessary.

ADMISSION

All persons, from beginners up to advanced students, will be admitted. The lower students are earnestly advised not to fail to combine certain literary courses with their work in music.

Before students can be admitted to courses leading to diplomas they must have completed a four years high school course or its equivalent, thus meeting the requirements for admission to college. It is necessary for the successful study of music, that the above requirement be enforced.

A diploma will be given to the student who has finished a well defined course which will ordinarily take four years for completion. Such a student will be subject to the requirements stated above under the head of admission.

COURSES FOR DIPLOMA

VOCAL

LULU V. CHILDERS, Mus. B.

In voice building we adopt the best features of all methods. Good breath control and correct placing of tone are the leading features of technical drill. Two terms in the history of Music, in addition to the prescribed course in piano, will be required.

Second Year: Exercises in breathing, tone production and voice placing continued. Shakespeare's Book II—Concone opus 9, vol. 242, 244—Harmony, French and German Piano.


Fourth Year: English, Italian and French Songs. Oratorio and Opera. Senior Recital.

PIANO

ROY W. TIBBS, Mus. B.
C. BEATRICE LEWIS

The work is wholly individual. On entering, students are placed in the grade for which they are best fitted. Advancement varies with the pupil, some completing more than one grade during the school year.

The course of study in this department includes:

I. Technical exercises, which are intended to give control of the muscles of fingers, hands and arms, making them responsive to the will.

II. Etudes by the best teachers and composers, which are designed to give further development to the executive powers, to bring about a finer relationship between the physical and intellectual faculties and to form a connecting link between purely technical work and the higher forms of musical expression.

III. Compositions by the best writers, both ancient and modern, ensemble playing, etc., for aesthetic development.

The outline which follows is of technic and studies only, but with each grade pieces suitable to the grade and pupils' needs are given.

First Grade: Major Scale Exercises; Mathews' Graded Studies, Book I; Kohler Op. 162, etc.

Second Grade: Major and Minor Scales; Five Finger Exercises; Kohler Opus 151 and Op. 210; Herz's Scales; Mathews' Graded Studies, Book II.
Third Grade: Major and Minor Scales in two, three and four note rhythm; arpeggios from major keys. Loeschorn op. 65; Kohler op. 157; Burgmuller op. 100; Mathews’ Graded Studies, Book IV.

Fourth Grade: Major and Minor Scales, contrary motion, arpeggios from minor keys; Mason’s Touch and Technic. Kohler op. 242; Heller op. 47; Krause Trill Studies; Mathews’ Graded Studies, Book IV; Bach’s Twelve Little Preludes.

Fifth Grade: Scales in thirds, sixths and tenths; Arpeggios from the dominant, Le Couppey op. 23; Czerny opus 718; Heller op. 46, Bach’s Two and Three part Inventions.

Sixth Grade: Scales, Arpeggios; Octaves; Czerny op. 299; Czerny Octaves; Bach’s Invention; Mathews’ Graded Studies; Book VI. Bach’s Well and Tempered Clavichord.

Junior: Weimar Studies in Touch and Technic: Jensen op. 32; Doring’s Octaves op. 24, etc.

Senior: Preparation for Public Recitals and Selected Technics.

PRACTICE CLAVIER

The Practice Clavier has come to be recognized so generally, as an important aid in securing a good technical development, both in piano and organ playing, that we have made ample provision for the use of this instrument, so far as it may be deemed advisable in the case of individual students.

VIOLIN

Joseph Harrison

In the Violin Course the modern Belgian or French style is taught. The great exponents of this school are Eugène Ysaye and César Thompson. This style is distinguished by grace and elegance of tone and by greater freedom in the use of the bow than was known to the older schools. The essentials of good violin playing are accurate intonation, an expressive and flexible tone, and a command of the art of bowing together with musicianly interpretation.
In the earlier grades the foundation is laid. The student is given simple exercises for the development of finger dexterity and for acquiring the fundamental bowings, scales, and short easy solos to train the interpretative sense. A thorough knowledge of the foundation work having been acquired, the study of the higher positions follows, further development in all the principles of the art keeping pace with the position studies. More advanced technical studies are supplemented by solos, sonatas, and concertos.

Students are trained with the view of their becoming soloists or orchestral players, and opportunities for ensemble work will be extended to them when they have advanced sufficiently.

The following technical studies are used: Wichtl's and Keeley's Methods, Studies by Wohlfahrt, Kayser, Mazas, Kreutzer, Rode, Fiorillo, Gavinies, scales in two and three octaves with various bowings.

Solo works are used as follows: Seitz's Pupils' Concertos, Pleyel Sonatinas, Danclas Airs Varies, Kreutzer's, Rode's, Viotti's and modern concertos, and solo pieces of various grades of difficulty.

THEORY OF MUSIC

Theory 1

Musical notation, keys, scales, signatures, intervals, the triad. Simple part writing from given basses and sopranos.

Theory 2

Chords of the seventh. Simple modulations. Harmonizing choral melodies and figured basses. The harmonized scale, various cadences and the simpler modulations played at the piano.

Theory 3

Harmonizing melodies which modulate. Advanced studies in secondary sevenths. Exercise in modulation at the piano, including transposition of the same into all keys.
THEORY 4
Chromatically altered chords, enharmonic changes, modulation in general. The progressions involved in the written exercises transposed into various keys at the piano.

THEORY 5
The suspension, retardation, appoggiatura, anticipation and passing tone, embellishment, pedal point, melodic figuration and accompaniment. Bach's figured chorals.

THEORY 6
Harmonic Analysis. Text book. Harmonic Analysis by Lehman. Also a review of harmony at the piano, all the exercises being played instead of written.

HISTORY OF MUSIC
The course covers the period from the beginning of the Christian era to the present, with an introduction on ancient and primitive music.

RATES OF TUITION

VOICE
Miss Childers
One lesson per week of thirty minutes . . . . $2.50 per month
Two lessons per week of thirty minutes each $5.00 per month

PIANO
Mr. Tibbs
One lesson per week of twenty minutes . . . . $2.50 per month
Two lessons per week of twenty minutes each 5.00 per month

Miss Lewis
One lesson per week of thirty minutes . . . . $2.50 per month
Two lessons per week of thirty minutes each $5.00 per month

ORGAN
Mr. Tibbs
One lesson per week of twenty minutes . . . . $2.50 per month
Two lessons per week of twenty minutes each $5.00 per month
VIOLIN
Mr. Harrison

One lesson per week of thirty minutes .......... $2.50 per month
Two lessons per week of thirty minutes each .. $5.00 per month

HARMONY
Mr. Tibbs

Class Lessons—two per week ............... $1.25 per month

HISTORY
Miss Lewis

Class Lessons—two per week ............... $1.25 per month

EAR TRAINING
Mr. Tibbs

Class Lessons—two per week ............... $1.25 per month

VOICE, PIANO, AND ORGAN FEES

1 Hour a day per year ...................... $1.25 per month
2 Hours a day per year ...................... $2.50 per month
Music Library fee ....................... $1.00 per year

REGULATIONS

I. There will be no deduction for lessons missed by students, except in cases of prolonged illness.

II. Students of the Conservatory of Music are not allowed to take part in public programs or musical organizations, without the consent of their teachers and the Director of the Department.

III. All students are expected to attend all of the regular Students’ Recitals and Concerts under the Conservatory of Music.

IV. Students who expect to graduate must take sufficient work to occupy their entire time.

V. Students may enter at any time.
HISTORY OF MUSIC IN HOWARD UNIVERSITY

For nineteen years from the founding of the University from 1867 to 1885 inclusive, the teaching and study of music had no place in the courses offered to students. Singing at "Chapel" and other religious services was purely voluntary. No choir was formed and no instruction was given. In 1885 Miss Caroline Patton, daughter of President W. W. Patton, offered instruction in piano music and continued it for one year. For the years from 1886 to 1890 Miss Grace R. Dufour who is now the wife of Dr. A. J. Brown, vice dean of our Dental College had charge of this work. There was still, however, no music department.

It was probably in the year 1888 that Professor George J. Cummings, Dean of the Academy, was requested by President Patton to play a small cabinet organ regularly at chapel and Sunday services. President Patton was often the chief singer at such times. The same organ is now used in the Theological Department. After a year or two a small choir was formed and Dean Cummings became the leader. At the twenty-fifth anniversary of the First Congregational Church of this city in 1890, this choir sang several selections.

When Dr. J. E. Rankin became President of the university in 1890 there was no instruction in music for one year. In 1891, Miss Edith Rankin, daughter of President Rankin, taught piano music and Mr. Henry L. Chase had charge of some work in sight singing. There were no teachers in the session of 1892-1893.

In 1893 the Department of Music in Howard University was formed. Mr. William J. Stevens was appointed vocal teacher and director of the Choir and Glee Club. This position he held until 1903. Miss Mary M. Cook was assistant to Mr. Stevens in 1893-1895 having full charge of instrumental music. There was no special teacher of piano in the sessions of 1895-1901.

In 1898 Miss Cummings, daughter of Dean Cummings, helped give a higher character to music in the University by giving several musical recitals at her home, in which she spoke of the lives of composers and played selections from their compositions upon the piano. She did no teaching.
For the sessions 1901-1903 Mrs. A. F. Hilyer, wife of one of our trustees, gave instructions in piano music. In 1903 Miss Abbie L. Williams was appointed Instructor of Music and was given charge of the choir.

In 1905 Mrs. G. L. Pelham of the Conservatory of Music of Adrien, Michigan, was made Director of Music in Howard University. In the same year Miss Lulu V. Childers, a graduate of the Oberlin Conservatory of Music and now the Director of our Conservatory of Music was appointed teacher of methods in the Teachers College. There seemed to be a general opinion that the students of Howard University could not sing. But Miss Childers felt that it would be possible to find, in a body of eight hundred students, at least fifty who could be trained to sing in a creditable manner. She also felt that in view of the fact that the institution maintained the higher education, the students ought to be made acquainted with the great masters of composition.

Therefore after conference with her dean, Dr. L. B. Moore, she prepared a chorus and gave in a surprisingly successful way the oratorio of "Elijah." The splendid rendition of this most difficult work had great effect and proved that there were great possibilities of development. As a result of the signal energy and determination with which Miss Childers had secured this success, the Trustees in nineteen hundred and six appointed her Director of Music. Since that date she has given herself unsparingly and uninterruptedly to the task of building up the work in Music to its present large proportions.

One of the first efforts made by Miss Childers was to organize a student Choir. The Trustees, at the request of President Thirkield, gave permission to have a vested Choir. In the same year Miss C. Beatrice Lewis was appointed instructor of piano, and continued as such three years. During this period the number of students in the department of music increased from twenty to thirty-five a gain which was very creditable in view of the difficulties to be overcome.

In the year 1909-10 Miss Lewis went to the New England Conservatory of Music to finish her course and Miss Maude E. Young, a graduate of Oberlin Conservatory was appointed instructor of piano. She held this position from 1909-12. In the
session of 1910-11 Miss Myrtle Burgess of St. Louis, Mo., a graduate of the Toronto Conservatory of music was appointed an assistant instructor of piano for one year. A course in Theory of Music was introduced.

In 1911 Mr. Joseph Douglass, grandson of Frederick Douglass was appointed instructor of violin and given charge of band and orchestra work. He remained to the session of 1913-14. In December 1912 the University Choral Society, under the direction of Miss Childers rendered Handel’s Oratorio “The Messiah.” The number of students at the end of this period had increased to 80.

At the end of 1911-12 Miss Young left her position and Mr. R. W. Tibbs, a graduate of the Oberlin Conservatory of Music was appointed instructor of piano and Miss Clarice Jones, a graduate of Ithaca Conservatory was appointed assistant instructor for one year. Ear training was introduced at this time. In the year 1913-14, Miss Lewis returned to the University after finishing her course at the New England Conservatory. History of Music was added during this year.

The Trustees having become assured of the progress and possibilities of the Department of Music, which up to this time had been a part of the Teachers College, very readily assented to the request of President Newman that it be made an independent department, and by resolution passed at a meeting in February 1914 directed that it should be “The Conservatory of Music of Howard University”.

In May 1914, a May Festival was instituted consisting of two concerts, the first being an organ recital by Professor George W. Andrews of Oberlin Conservatory, one of the finest organists in America, and the second a rendition of Mendelssohn’s Oratorio, “Elijah” by the Howard University Choral Society, which deeply impressed the large audience which heard it. It is planned to make this Festival an annual occasion, and the work to be given in May 1915 is “The Children’s Crusade” by Gabriel Pierre. This beautiful work is new to America having been given only once in this country and that last year at Oberlin.

The large University Choir is drilled throughout the year to
a very high degree of efficiency by the Director of the Conservatory. It renders at the University Vesper Service each Sunday some of the finest church music of the world, giving solos, duets, quartettes and choruses. This affords a remarkable training in the study and practice of music for those who are fitted for it.

Mr. Joseph Harrison has been appointed instructor of violin the present year, a practice organ has been added to the equipment and instruction in organ work has been begun, the Glee Club which is under the supervision of the Conservatory has been trained to a high degree of excellence by Professor Wesley, student recitals before university audiences for test work show the high character of the results secured, the number of students is increasing steadily, and altogether the Conservatory of Music is soon to be a very large and important part of Howard University.

NEEDS

The rapid growth of the Conservatory is forcing attention to the need of adequate quarters for it. At present it occupies a set of small rooms in the basement of the Chapel. They are entirely inadequate. There is imperative need of a building to be known as the "Hall of Music" to provide sufficient offices, studios and practice rooms. We solicit money for such a building, either in one gift or several gifts. The President of the University will be glad to correspond with anyone who would consider the question of helping us in our need. Such a gift will be a great blessing to the world through culture which comes by maintaining the highest and best musical training.

If you have money, you cannot use some of it to better advantage than by helping The Conservatory of Music of Howard University secure a building to be known as

*THE HALL OF MUSIC*

*Name of donor*
Recitals are given at intervals before the faculties, students and friends of the University for the purpose of testing the progress made by pupils. The following program was rendered on December 4, 1914.

Mozart—Fantasie in C Minor
Nollet—Elegie in C Sharp Minor
MacDowell—March Wind
Woodman—I Am Thy Harp
Hanscomb—Lullaby

Schulz-Evler—The Beautiful Blue Danube

Miss Ruth Johnson
Miss Meta Redden
Miss Louise Webb
Miss Amy Goodwin
Miss Cornella Lampton

Two programs are to be rendered near the close of the present school session as recitals for graduation.

The following will be given by Miss Ruth Johnson, class of 1915.

I. (a) Mozart Fantasie in C Minor
   (b) Schutt Romance d'amour
   (c) Chopin Polonaise op. 71—No. 1
II. (a) Sinding Hobgoblin
    (b) Philipp Elf
    (c) Moszkowski Caprice Espagnol
III. Saint Saens Concerto G Minor

The following will be given by Miss Cornella Lampton, class of 1915.

I. Bach-Liszt Fantasie and Fugue G Minor
II. (a) Gliere Romance
    (b) Liaponnow Berceuse
    (c) Rubinstein Etude on false notes
III. MacDowell Concerto in D Minor

et al.: HURecord, Vol. 9, No. 1 & 6

Published by Digital Howard @ Howard University,
Volume 9    March 1915    Number 2

HOWARD UNIVERSITY RECORD

The School of Manual Arts and Applied Sciences

HOWARD UNIVERSITY

Washington, D.C.

HOWARD UNIVERSITY RECORD: Published by Howard University in January, March, May, June, November and December. Subscription price, one year, twenty-five cents. Entered at the Post Office at Washington, D.C., as second class mail matter.
From the Minutes of the Board of Trustees
February 7, 1913

Resolved that: The department of Howard University now known as the Department of Manual Arts and Applied Sciences be maintained as a separate department, be thoroughly re-organized from the foundation up, be placed upon the highest scholastic basis for cooperation with all the other departments of the University, and ultimately that it be empowered to grant its own degree when the suitable times comes.

Calendar
April 2 to 5, Inclusive .......... Easter Recess.
May 24 to 29 ................. Final Examinations.
June 2 ......................... COMMENCEMENT
June 3 to September 21 ........ Summer Vacation.
September 21 .................. Registration Day.
September 22 .................. The First Semester opens in the School of Liberal Arts, Teachers College, the Schools of Manual Arts and Applied Sciences, the Conservatory of Music, the Commercial College and the Academy.
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The Secretary of the Interior, Hon. FRANKLIN K. LANE

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The School of Manual Arts and Applied Sciences

FACULTY

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President.

FRANK H. BURTON, C. E.,
Director, and Instructor in Civil Engineering.

THOMAS W. TURNER, A. M.,
Professor of the Teaching of the Biological Sciences.

CHESTER A. LYLE,
Instructor in Printing.

HAROLD D. HATFIELD, B. S.,
Instructor in Mechanical Engineering and Woodworking.

HAROLD A. HAYNES, B. S. in E. E.,
Instructor in Electrical Engineering.

MABEL M. JACKSON,
Instructor in Domestic Arts.

GERTRUDE SKELTON,
Instructor in Domestic Science.

GENERAL STATEMENT

The School of Manual Arts and Applied Sciences furnishes thorough courses in Manual Training, Home Economics, and Engineering. Its work is correlated with that of other departments of the University. It thus furnishes facilities for instruction in Manual Training and Engineering to a large number of students in those departments.
Equipment

The department has for its use the new Manual Arts and Applied Sciences building. In the basement are the engineering laboratories, as well as the large general drafting room. The woodworking department occupies the second floor, while on the third floor are the department of Home Economics, recitation rooms, and the office of the director. In the basement of Spaulding Hall which adjoins the new Manual Arts and Applied Sciences building, is situated the Printing Office, some storage rooms, and the blacksmith shop. Both buildings are lighted by electricity, and supplied with steam heat from the central heating plant of the University. Power is furnished to all machines by electric motors.

General Information

The requirements for admission to the higher courses in Manual Arts, Home Economics, and to Engineering are the same as those for admission to the courses in Teachers College and the College of Arts and Sciences or an equivalent. These require the completion of the four year's work or its equivalent in our Academy or some reputable high school. A certificate will be given on the completion of the two year's course. Academy courses are also offered in Home Economics to students who have completed the first year's work in the Academy or its equivalent.

Expenses

The following list of expenses includes the various items for which charge is made by the institution but it does not include such items as laundry, books and general expenses of a miscellaneous character, all of which are variable and more or less determined by the student himself. Laundry, mending and similar expenses will range from one to two dollars per month. Books, paper, and similar articles will cost six dollars per year and upward, depending on the course taken.

Table board is furnished in the University Dining Hall at $10.00 per month, payable monthly in advance. This amounts for the school year to about $83.00.
All bills for the entire year are due and payable in advance.
Matriculation (paid only first year) $5.00
Incidental fee $20.00
Library fee $1.00
Athletic and Physical Culture fee $3.00
Laboratory fees—Chemistry, Biology and Engineering, each $3.00–5.00
Laboratory fees—Physics and Geology, each $1.00
Room rent, including steam heat and light $25.00
Room deposit, to be refunded at end of school year, if room and furnishings are in good order.

Location

Howard University is in the Capital of the Nation. The campus of twenty acres comprises the highest elevation in the northwest section, which is the most attractive portion of the city. The Reservoir Lake, a beautiful sheet of water, borders the campus on the east. The grounds of the National Soldiers' Home furnish a charming park at the northeast. Immediately adjoining the campus on the south are the new Freedmen's Hospital Buildings, erected on a wooded track of eleven acres, leased by the University to the government. Beautiful shade trees adorn the campus and the long avenues suggest the traditional walks and Academic groves which add so much to the historic institutions of learning. Georgia Avenue, the extension of Seventh Street, one of the principal thoroughfares of the District, is at the foot of Howard Place, on the west. From the University Hill the Capitol, Congressional Library, the Washington Monument and the Potomac River are in clear view.

Washington a University City

The museums and libraries supported by the general government of the United States, together with similar institutions belonging to the City of Washington, present advantages unsurpassed by those of any other city in the land, if not in the entire world. The Library of Congress, with its immense and constantly increasing collection of books; the Smithsonian Institution and National
Museum, with their innumerable specimens of all kinds gathered from all parts of the earth; the Bureau of Education, with its extensive library; the Bureau of Fisheries, with its aquaria; the Botanical Garden, with numerous green houses well stocked with living plants, the Army Medical Museum, containing extensive collections and the largest medical library in the world; the Naval Observatory, with its unexcelled equipment for astronomical work—all these and many others are easily reached and may be freely visited. By authority of Congress all governmental collections, together with facilities for research and illustration, are made accessible to students of the institutions of higher learning in the District of Columbia.

The Carnegie Library and the Corcoran Art Gallery, although not belonging to the Government, are nevertheless free to all under the ordinary restrictions applying to such organizations.

Washington has well been called a university in itself. To live in such an atmosphere is a liberal education to an eager, receptive mind.

**Young Men's Christian Association**

The Young Men's Christian Association is composed of earnest young men, devoting a portion of their time to quickening the religious spirit of the University. Joseph G. Logan, Ph. B., a graduate of Howard class of 1905, is employed by the University as secretary of the Association, and gives the greater portion of his time to its work. Under his supervision plans for this year are being made to take an active part in religious work in the city.

The Association conducts weekly devotional meetings and several Bible study groups, under the supervision of competent leaders, for the purpose of enlarging the student's knowledge of biblical and spiritual truths, and of his appropriating them in religious life and work.

It also takes special interest in the supplying of employment for needy students. All new students should report to the Secretary as soon as possible after arrival at the University, in order that they may receive whatever assistance is necessary for their comfort and welfare. Any new student may write the Secretary of the
Y. M. C. A., stating the time of his arrival and the road, and he will be met at the station by a member of the New Student Committee.

**Young Women’s Christian Association**

The Young Women’s Christian Association is devoted to the development of Christian character in its members, and the prosecution of active Christian work among the young women of the institution.

**Health and Medical Examination**

The health of students in the University is given first consideration. The elevated location and perfect drainage of the campus are all that could be desired. The reservoir and parks on the east and north, which the dormitories overlook, with their smooth boulevards and walks, give ample opportunity for healthful exercise. Sickness among the students is rare. No death from contagious disease has ever occurred here. Health, strength and symmetrical development are encouraged. Occasional talks on hygiene are given.

**Athletics**

General supervision of athletic sports is vested in the Athletic Council. This body is composed of members of the faculty, alumni and undergraduate students. It has jurisdiction over all athletic matters, as well as general oversight of the deportment and scholarship of the members of the several teams. There is a large athletic field, upon which the students engage in all outdoor exercises, such as football, baseball, cricket, and field events. The tract is about one-fifth mile in length, and has a 120-yard straight-away. The grand stand runs parallel to the straight-away thus giving a good view of the start and finish of races.

Candidates for places on the various athletic teams will be required to take a physical examination and give evidence of fitness by making strength tests. Students not candidates for teams will be required to take a physical examination for the purpose of ascertaining defects which may be overcome by corrective physical training.
How to Enter

Before coming to Washington, those desiring to enter the School of Manual Arts and Applied Sciences should invariably write to the director of the school stating clearly what studies they have completed, and what course of study they desire to undertake. Failure to do this may work an ultimate hardship.

On reaching the city, students will report at the Registrar’s Office in the Main Hall on the University Campus. On inquiry at the Information Booth at the New Union Station, the student will be properly directed by the official in charge. From the Union Station the campus is most conveniently reached by taking any car going west on the Washington Railway and Electric Line and transferring at Ninth Street to a north bound Takoma Park, Forest Glen, District Line, Brightwood or Soldiers’ Home car.

Aids to Self-Support

Aid in the form of work in the institution is given to worthy students who need it, so far as funds allow. The boarding houses and hotels about the city offer opportunities for many young men to earn their board and often funds besides. An employment bureau is maintained at the office of the Secretary of the Y. M. C. A. to assist students in finding places to work.

MANUAL ARTS

Courses for Teachers College

The Teachers College and the School of Manual Arts and Applied Sciences jointly offer two and four year courses in Manual Training, and Home Economics. These courses are given in response to the increasing demand for well-trained teachers of Manual Training, Domestic Science, and Domestic Art. The courses are based on broad science training and are equivalent in standards to the literary courses of equal duration offered in other departments of the University.

Students satisfactorily completing these courses receive these University credentials:
After four years, the degree of Bachelor of Science and the diploma in Manual Training, Domestic Science, or Domestic Art. After two years, teachers' certificates in Manual Training, Domestic Science, or Domestic Art.

For groups of special students from other departments of the University, as prospective kindergartners; grade teachers, nurses, or candidates for purely academic degrees, work in Sanitation, Nutrition, Dietetics, and certain technical laboratory courses may be had.

Correlated course of academic character and college grade, some of which are required of candidates for certificates, diplomas and degrees, are offered in the School of Liberal Arts.

These courses are given under the supervision of the Faculty of the Teachers College, and all inquiries should be addressed to Prof. L. B. Moore, Dean of the Teachers College, Howard University.

MANUAL TRAINING

Equipment

The woodworking room is equipped with twenty-four individual manual training benches, with rapid action vices, and complete sets of woodworking tools. Fifteen turning lathes have also been installed, and a Hobbs' buzz planer and joiner. A Hobbs' surface planer and Hobbs' double saw bench have recently been added to the equipment of this room, as well as an Oliver band saw.

In the blacksmith shop will be found the usual equipment, including six forges with forced draft, anvils, heavy shears for cutting iron, machine lathes, emery wheels, etc. Plans are being made for a new building to contain the blacksmith shop and a foundry.

OUTLINE OF COURSES

First Year

<table>
<thead>
<tr>
<th>Course</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>*Psychology and Educational Psychology</td>
<td>3</td>
</tr>
<tr>
<td>*English</td>
<td>3</td>
</tr>
<tr>
<td>Study of Materials, Tools and Methods</td>
<td>2</td>
</tr>
<tr>
<td>Woodwork</td>
<td>2</td>
</tr>
<tr>
<td>Printing I and II</td>
<td>2</td>
</tr>
<tr>
<td>Mechanical Drawing</td>
<td>1</td>
</tr>
<tr>
<td>Freehand Drawing</td>
<td>1</td>
</tr>
<tr>
<td>Wood Turning</td>
<td>2</td>
</tr>
<tr>
<td>Mathematics</td>
<td>3</td>
</tr>
</tbody>
</table>

*Given in Teachers College.
HOME ECONOMICS

Equipment

The equipment of the departments of Domestic Science and Domestic Art are practical. All articles and utensils are such as can be used in any home, and at the same time offer incentive to the betterment of home conditions. It also supplies sufficient means for experimenting with new materials and devices, so that the information obtained may be passed on to the housekeeper and the lower schools.

The departments of Domestic Science and Domestic Art are situated on the third floor of the Manual Arts and Applied Sciences building and consist of a large, well ventilated, and well lighted work room or kitchen laboratory, supplied with individual equipment for instruction in Foods and Cookery, and a complete laboratory table for Chemistry of Foods analysis. Adjoining the kitchen is a butler’s pantry and dining room with equipment for serving breakfasts, luncheons, and coursed dinners.

The Laundry Laboratory is equipped with the latest modern devices consisting of stationary tubs, boilers, electric irons and a laboratory for testing and experimenting. Adjoining these rooms is a lecture room used in both departments.

The Domestic Art Studio is a large, sunny and well ventilated room, equipped with sewing machines, dress forms, drafting and sewing tables for garment making and dressmaking, and devices for basketry, weaving and allied courses.
# OUTLINE OF COURSES

## Domestic Science

### Freshman Year

<table>
<thead>
<tr>
<th>First Semester</th>
<th>Second Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physiology ..... 3 hours</td>
<td>Physiology ..... 3 hours</td>
</tr>
<tr>
<td>English I ..... 3</td>
<td>English I ..... 3</td>
</tr>
<tr>
<td>Psychology ..... 3</td>
<td>Child Study ..... 3</td>
</tr>
<tr>
<td>Chemistry I ..... 3</td>
<td>Chemistry I ..... 3</td>
</tr>
<tr>
<td>Foods and Cookery ..... 2</td>
<td>Foods and Cookery ..... 2</td>
</tr>
<tr>
<td>Nutrition ..... 2</td>
<td>Nutrition ..... 2</td>
</tr>
<tr>
<td>Hand and Machine</td>
<td>Foods Production and Manufacture ..... 2</td>
</tr>
<tr>
<td>Sewing ..... 1</td>
<td>Physical Training</td>
</tr>
<tr>
<td>Sewing Models ..... ½</td>
<td></td>
</tr>
<tr>
<td>Physical Training</td>
<td></td>
</tr>
</tbody>
</table>

In the second semester, two year students substitute the following courses for Physiology and Chemistry I.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Shelter ..... 1 hour</td>
<td></td>
</tr>
<tr>
<td>Hand and Machine</td>
<td></td>
</tr>
<tr>
<td>Sewing ..... 1</td>
<td></td>
</tr>
<tr>
<td>Basketry ..... 1</td>
<td></td>
</tr>
</tbody>
</table>

### Sophomore Year

<table>
<thead>
<tr>
<th>First Semester</th>
<th>Second Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>History of Education ..... 3 hours</td>
<td>History of Education ..... 3 hours</td>
</tr>
<tr>
<td>Principles of Education ..... 3</td>
<td>Elementary Education ..... 3</td>
</tr>
<tr>
<td>English II ..... 2</td>
<td>English II ..... 3</td>
</tr>
<tr>
<td>Microbiology ..... 1</td>
<td>Chemistry of Foods ..... 1</td>
</tr>
<tr>
<td>Foods and Cookery ..... 2</td>
<td>Home Nursing, First Aid, Invalid Cookery ..... 1½</td>
</tr>
<tr>
<td>Theory of Domestic Science ..... 1</td>
<td></td>
</tr>
<tr>
<td>Practice Teaching</td>
<td>Care of Children, Infant Cookery ..... 1½</td>
</tr>
<tr>
<td>Dietetics ..... 1</td>
<td>Serving ..... 1</td>
</tr>
<tr>
<td>Laundry ..... 1</td>
<td>Practice Teaching</td>
</tr>
<tr>
<td>Needlework ..... ½</td>
<td>Advanced Dressmaking ..... 1</td>
</tr>
<tr>
<td>Dressmaking ..... 1</td>
<td>Millinery and Embroidery ..... 1</td>
</tr>
<tr>
<td>Physical Training</td>
<td>Physical Training</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>Junior Year</th>
<th>Secondary Education</th>
<th>hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>English or French</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Principles of Education</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Economics</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Chemistry II</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Demonstration Cookery</td>
<td>1½</td>
<td></td>
</tr>
<tr>
<td>Household Economics</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Freehand Drawing</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Art Needlework</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Crocheting and Knitting</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Physical Training</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Senior Year</th>
<th>Elementary Educa-</th>
<th>hours</th>
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</thead>
<tbody>
<tr>
<td>French</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Physics I</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Experimental Cookery</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Food Production and Manufacture</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Laundry</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>History of Cookery</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Shelter</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Practice Teaching</td>
<td></td>
<td></td>
</tr>
<tr>
<td>General Weaving</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>History of Costume</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Physical Training</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Electives</th>
<th>Practical Institution-</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Practical Institutional Management</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Practical Dietetic Work</td>
<td>2</td>
<td></td>
</tr>
</tbody>
</table>

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### Domestic Art

#### Freshman Year

<table>
<thead>
<tr>
<th>Course</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>English</td>
<td>3</td>
</tr>
<tr>
<td>Psychology</td>
<td>3</td>
</tr>
<tr>
<td>Physiology</td>
<td>3</td>
</tr>
<tr>
<td>Hand and Machine</td>
<td>2</td>
</tr>
<tr>
<td>Sewing</td>
<td></td>
</tr>
<tr>
<td>Model Work</td>
<td>1½</td>
</tr>
<tr>
<td>Basketry</td>
<td>2</td>
</tr>
<tr>
<td>History and Chemistry of Textiles</td>
<td>1½</td>
</tr>
<tr>
<td>Freehand Drawing</td>
<td>1</td>
</tr>
<tr>
<td>Food and Cookery</td>
<td>1</td>
</tr>
<tr>
<td>Nutrition</td>
<td>1</td>
</tr>
<tr>
<td>Physical Training</td>
<td></td>
</tr>
</tbody>
</table>

#### Sophomore Year

<table>
<thead>
<tr>
<th>Course</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>English II</td>
<td>3</td>
</tr>
<tr>
<td>History of Education</td>
<td>3</td>
</tr>
<tr>
<td>Principles of Education</td>
<td>3</td>
</tr>
<tr>
<td>Dressmaking</td>
<td>2</td>
</tr>
<tr>
<td>Embroidery</td>
<td>1</td>
</tr>
<tr>
<td>Millinery</td>
<td>1</td>
</tr>
<tr>
<td>History of Costume</td>
<td>1</td>
</tr>
<tr>
<td>Weaving</td>
<td>1</td>
</tr>
<tr>
<td>Theory of Domestic Art</td>
<td>1</td>
</tr>
<tr>
<td>Practice Teaching</td>
<td></td>
</tr>
<tr>
<td>Laundry</td>
<td>1</td>
</tr>
<tr>
<td>Theory of Domestic Science</td>
<td>1</td>
</tr>
<tr>
<td>Physical Training</td>
<td></td>
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</table>

#### Junior Year

<table>
<thead>
<tr>
<th>Course</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>English or French</td>
<td>3</td>
</tr>
<tr>
<td>Economics</td>
<td>3</td>
</tr>
<tr>
<td>Principles of Education</td>
<td>3</td>
</tr>
<tr>
<td>Practise Teaching</td>
<td></td>
</tr>
<tr>
<td>Laundry</td>
<td>1</td>
</tr>
<tr>
<td>Theory of Domestic Science</td>
<td>1</td>
</tr>
<tr>
<td>Physical Training</td>
<td></td>
</tr>
</tbody>
</table>

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Two year students take the work of the Freshman and Sophomore years, with the exceptions noted before. The number of hours given above represent credit hours, not actual hours of work.
Courses for the Academy

All students in the Junior and Sub-Middle years of the Academy are required by the trustees to give four hours each week to Manual Training, not however, for the purpose of learning a trade, but for its value in a general education. For boys, two hours are devoted to Drawing, and two hours to Woodworking, Forging, or Printing. For girls, two hours are given in Domestic Science and two in Domestic Art.

The Faculties of the Academy and the School of Manual Arts and Applied Sciences jointly are planning vocational courses in Domestic Science and Domestic Art, to be offered to Academy students. These courses will be of four years' duration, and will be equivalent in standards to other course of equal duration given in the Academy. A student who has honorably completed the work of one of these vocational course is eligible for graduation with certificate. For further information, address Professor Charles S. Syphax, Dean of the Academy, Howard University.

PRINTING

The University Printing Office is on a modern basis and provides an excellent training school for those who wish to learn printing as a profession. The printing business is one of the oldest and best industries in the country; from the days of Benjamin Franklin down to the present it has been an industry whose progress and development have meant much to the growth of our nations. Skillful workmen are absolutely necessary in the modern printing office. The exacting demand of the public for a continually higher grade of work make it necessary that not only the mechanical equipment of our establishment must be of the best but far more necessary that the workmen themselves be carefully trained in the work to be performed.

This demand for expert workmen has very naturally compelled employing printers to give greater heed to the training of the apprentice.

It is a certainty that a trade-school properly equipped, and under the personal guidance of a competent instructor will lay a better
foundation for the future workman and do it in a much shorter time than can be accomplished in any other way.

This purpose is realized by a general and basic instruction in those things which each year it is becoming more difficult for an apprentice to obtain in the restricted and specialized conditions of the modern workshop. The course of study includes:

Printing I.

The study of type; including roman and display types of various styles; its composition, features and value. General study of the principles and methods of materials and their usage. Actual work in straight composition.

Printing II.

Commercial and advertising composition, platen presswork and the study of machinery pertaining to printing. This course is designed with the idea of aiding students who are desirous of furthering their knowledge in printing toward taking up the work as a profession. It is a combination of theoretical and practical instruction.

Printing III.

Book composition, stone work and cylinder presswork; cost system and study of paper. This is an advanced course designed principally for students who have passed the courses I and II.

The School is supplied with platen presses, Golding "Jobber No. 9," Chandler and Price press, and an Optimus press, an Acme power cutter, roman and display types of various styles, leads, brass rules, borders, initial letters, typographic ornaments, and the customary furniture, material and tools of a modern printing office, selected with special reference to the requirements.

For further information concerning this department, address Chester A. Lyle, Instructor.
APPLIED SCIENCES

Civil Engineering, Mechanical Engineering, and Electrical Engineering

Students completing the course in Civil Engineering, Mechanical Engineering, or Electrical Engineering will receive the degree of Bachelor of Science in Engineering. Upon the completion of two years of subsequent graduate studies, consisting of prescribed courses and research approved by the Faculty, in Civil Engineering, Mechanical Engineering, and Electrical Engineering, the degree of C. E., M. E., and E. E., respectively will be conferred.

Equipment

The new Manual Arts and Applied Sciences building contains on the third floor two large engineering lecture rooms. The engineering laboratories, as well as the large general drafting rooms, are in the basement.

The testing laboratories contain a 100,000 lb. motor driven Riehle testing machine for extension, compression, traverse and shearing tests; a vertical steam engine; an Otto gas engine; a Riehle cement tester; cement and sand sieves; balances, apparatus for indenting and specific gravity determination, moulds and clamps for briquette work, tanks for keeping same under water, ovens for drying and boiling specimens, etc. Through the courtesy of the United States Geological Survey the equipment for civil engineering work is most complete, including planimeters, scales, slide rules, drafting sets, sextants, blue print apparatus, aneroid barometers, leveling rods, steel tapes, several plane table boards, several levels, including a Berger 15 second dumpy level, an 11 second micrometer theodolite; one Young and Sons solar transit; one Gurley complete transit; several sight and telescopic alidades, compasses, etc.

The electrical engineering laboratories are in the basement and on the second floor of Science Hall, including private laboratories and workshop, storage battery room, photometer room, a large well-lighted dynamo room adjoining the storage battery room.
and a laboratory with concrete piers for accurate electrical measurements. The present equipment includes standards of resistance, inductance, and capacity; D'Arsonval and Ballistic galvanometers, direct and alternating ammeters and voltmeters, Siemens and Halske potentiometer and electro-dynamometer, Thompson electrostatic voltmeter and electric balances, seismometer, magnetometers, wheatstone and slide wire bridges, bank resistances, etc.

In the dynamo room a 10 K. W. Rotary Converter has been installed. This is run as an inverted Converter on the 220 volt direct current supplied by the University power plant and furnishes alternating current of various phases for laboratory and testing work; also to run a 10 H. P. and two 5 H. P. induction motors. A direct current shunt generator is belted to the converter. When this is run as a motor, the Converter can be brought up to its indicated speed and delivers both alternating and direct current. A small compound direct current generator has also been installed as well as a 3 K. W. transformer. Recently a 10 H. P. compound motor has been belted to the Converter. This can be used to run the Converter or can be run as a direct current shunt or compound generator using the converter as a motor. Separate fields can be used so that this may also be used as a series generator or motor. A small alternator with rotating fields will be in place at an early date. Two large lamp banks are used for loading the generators and two switch boards, supplied with D. C. and A. C. ammeters, voltmeters, and wattmeters facilitate the regular tests made on electrical machinery before leaving the factory.

This laboratory is also equipped with a large motor driven drill press, a machine lathe, and a standard motor head, wood lathe, etc.

The forge shop, lathes, and wood working department are open to engineering students. The large central heating, lighting and power plant of the University, constructed at an estimated cost of $80,000, is equipped with the most modern machinery, and is one of the most important factors in the training of engineers. This furnishes facilities for running steam and electrical machinery tests on a much larger scale than would be possible under ordinary conditions. Recently the whole heating system of the University has been modernized and is available at all times for study and testing purposes.

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General Information

The work for the Freshmen year is the same for all engineering students. Three hours of laboratory, drafting or field work count as one hour of lecture or recitation work. For each course including laboratory, drafting, or field work, a fee of $2.00 is charged to cover the cost of material. Each student supplies his own drafting instruments. Drawing paper is furnished by the University. As an effort is made to have the student secure such text-books and instruments as will be of use to him later in professional life, the cost of these books and instruments will be somewhat high, and the student should come prepared to meet this extra expense. The approximate cost of books and instruments will be about $25.00 a year.

OUTLINE OF COURSES

Civil Engineering

<table>
<thead>
<tr>
<th>First Semester</th>
<th>Second Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>*Mathematics I (a) .. 3 hours</td>
<td>*Mathematics II (a) .. 3 hours</td>
</tr>
<tr>
<td>*Mathematics I (b) .. 3 &quot;</td>
<td>*Physics I ......... 3 &quot;</td>
</tr>
<tr>
<td>*Physics I ......... 3 &quot;</td>
<td>*Mathematics II (b) .. 3 &quot;</td>
</tr>
<tr>
<td>*French I or German I 3 &quot;</td>
<td>*French I or German I 3 &quot;</td>
</tr>
<tr>
<td>*English I .......... 3 &quot;</td>
<td>*English I .......... 3 &quot;</td>
</tr>
<tr>
<td>*Chemistry I .......... 3 &quot;</td>
<td>*Chemistry I .......... 3 &quot;</td>
</tr>
<tr>
<td>Mechanical Drawing I .......... 3 &quot;</td>
<td>Descriptive Geometry .......... 3 &quot;</td>
</tr>
</tbody>
</table>

Sophomore Year

<table>
<thead>
<tr>
<th>First Semester</th>
<th>Second Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mathematics III (a) 6 hours</td>
<td>*Mathematics III (b) 6 hours</td>
</tr>
<tr>
<td>*Physics II ........ 3 &quot;</td>
<td>*Physics II ........ 3 &quot;</td>
</tr>
<tr>
<td>Elementary Surveying 3 &quot;</td>
<td>Advanced Surveying 3 &quot;</td>
</tr>
<tr>
<td>*Geology I .......... 3 &quot;</td>
<td>*Chemistry II .......... 3 &quot;</td>
</tr>
<tr>
<td>*Chemistry II .......... 3 &quot;</td>
<td>Topographical Drawing 3 &quot;</td>
</tr>
</tbody>
</table>

*Given in the College of Arts and Sciences.

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### Junior Year

**First Semester**
- Railroads .......... 3 hours
- Mechanics of Engineering .......... 6 "
- *Economics .......... 3 "
- Materials of Construction .......... 4 "
- Roads and Pavers .......... 2 "

**Second Semester**
- Railroads .......... 3 hours
- Mechanics of Engineering .......... 6 "
- *Economics .......... 3 "
- Hydraulics .......... 3 "
- Sanitary Engineering .......... 3 "

### Senior Year

**First Semester**
- Bridge Stresses .......... 3 hours
- Structural Details .......... 2 "
- Water Supply .......... 4 "
- Thermodynamics .......... 3 "
- Dynamo Electric Machinery .......... 3 "
- Reinforced Concrete Construction .......... 3 "

**Second Semester**
- Bridge Design .......... 4 hours
- Irrigation Engineering .......... 4 "
- Specifications and Contracts .......... 3 "
- Electives .......... 4 "
- Thesis .......... 3 "

### Mechanical Engineering

**Sophomore Year**

**First Semester**
- *Mathematics III (a) 6 hours
- *Physics II .......... 3 "
- Mechanical Drawing II .......... 3 "
- Mechanism .......... 2 "
- Forging .......... 1 "
- *Chemistry II .......... 3 "

**Second Semester**
- *Mathematics III (b) 3 hours
- *Physics II .......... 3 "
- Mechanical Drawing II .......... 3 "
- Mechanism and Valve Gears .......... 2 "
- Foundry .......... 1 "
- *Chemistry II .......... 3 "

*Given in the College of Arts and Sciences.
Electrical Engineering

Sophomore Year
Same as for Mechanical Engineering.

Junior Year

First Semester
Dynamo Electric Machinery ..... 3 hours
E. E. Laboratory ..... 2 "
Mechanics of Engineering ..... 6 "
Machine Design and Drawing ..... 2 "
*Economics ..... 3 "
Pattern Making ..... 2 "

Second Semester
A. C. Theory ..... 3 hours
Mechanics of Engineering ..... 6 "
Machine Design and Drawing ..... 2 "
*Economics ..... 3 "
Machine Shop ..... 2 "

*Given in College of Arts and Sciences.
Senior Year

First Semester
A. C. Machinery . . . 3 hours
E. E. Design . . . . 3 "
E. E. Laboratory . . 2 "
General Electrical
Engineering . . . 3 "
Electric Wiring of
Buildings . . . . 2 "
Inspection Visits and
Reports . . . 1 "
Thermodynamics . . 3 "

Second Semester
A. C. Machinery . . . 3 hours
E. E. Design . . . . 3 "
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Important Announcement

Howard University has received from Dr. J. E. Moorland a gift of his large private collection of books and pamphlets by and about the Colored Race, together with valuable memorabilia of other kinds. The Trustees have voted with great gratitude to receive the collection and name it the "J. E. Moorland Foundation," upon which can be built up a large collection through future years. Dr. Moorland's gift is now being classified and the former Tappan collection will be added to it. Eminent men all over the country have written that Howard University is the place for the greatest collection of this kind which it is possible to bring together.

Have you and your friends some books or pamphlets which are suitable for this "Foundation" and which you can donate for our use?

Address all inquiries or gifts to President S. M. Newman, Howard University, Washington, D. C.
Commercial College
Studies of Negroes in Business

No. II: Negro Insurance

George W. Hines, A. B., Collaborator

George Wm. Cook, A. M., LL. M., Dean of the Commercial College

Howard University Press

http://dh.howard.edu/hurecord/vol9/iss1/1
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* Deceased.
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The Nature of the Inquiry

This study, which forms the second publication of the Commercial College Studies of Negroes in Business, is an attempt to present truth secured by a careful research, concerning insurance enterprises. The spirit of the work is that of social service, the aim being to collect data which will give something of the development of business enterprises and point out a field of service which is expanding with modern civilization. Thus, there is an incentive offered to those among us who show an inclination to develop such endeavors, as well as indicating how far the race has proved itself efficient in working out its economic salvation.

The writer has investigated this problem and presents data received through schedules of inquiry and personal contact and attempts to reach some conclusions.

A suggestive list of books and articles is given with the hope that those interested in the subject may find them helpful.

Many suggestions have been received from men who are actively engaged in this vocation and I take this opportunity to express my sincere thanks to them, for the interest they have taken in the matter and the contribution they have made.

The scope of this study covers a comparison of present and past information found on the subject and an intensive search of present conditions of the problems of insurance.

—George W. Hines
A Brief History of the Insurance Business

The insurance business has so many ramifications in our economic life that one must bow to the fact that it is impossible to classify the kinds of insurance along any rigid lines of demarcation. We can not mistake the causes which led to their inception. Furthermore, we must take them as they exist today and it is quite clear that there are some common characteristics to be found in all classes of insurance among our people. For the convenience of treating the subject, the writer will divide the enterprises into: Sick and Benefit Associations, Fraternal Beneficiary Societies and Industrial Life Insurance Companies. The distinction being that a life insurance corporation has capital stock and is organized for a profit and its policies are contracts of indemnity.

History

With some confidence a brief survey of the history of insurance business may be given. The Hampton Negro Conference Report No. 8, July 1904, states that, "The History of the Negro in insurance extends beyond the day of his freedom in this country. While there are no records available, yet from reliable sources we learn that more than seventy-five years ago there existed in every city of any size in Virginia, organizations of Negroes having as their object the caring for the sick and the burying of the dead. In but few instances did the society exist openly, as the laws of the time concerning Negroes were such as to make it impossible for this to be done without serious consequences to the participants. History shows that no matter how the oppressed and enslaved may have been watched and hedged in, there was always found a way by which they could get together and this has been no less true of the Negro in his attempt to combine for mutual protection from the results of sickness and death. Although it was unlawful for Negroes to assemble without the presence of a white man, and so, unlawful to allow a congregation of slaves on a plantation without the consent of the master, these
organizations existed and held their meeting on the "lots" of
some of the lawmakers themselves. The general plan seems to
have been to select some one who could read and write and make
him Secretary. The meeting-place having been selected the
members would come by ones and twos, make their payments to
the Secretary, and quietly withdraw. The books of the Secre-
tary were often kept covered up on the bed. In many of the
Societies each member was known by a number and in paying
simply announced his number. The President of such a Society
was usually a privileged slave who had the confidence of his or
her master and could go and come at will. Thus a form of com-
munication could be kept up between all members. In the event
of the death of a member provision was made for decent burial,
and all the members as far as possible obtained permits to attend
the funeral. It is reported that the members were faithful to
each other and that every obligation was faithfully carried out.
This was the first form of Insurance known to the Negro from
which his family received a benefit."

"In the pamphlet issued by the Pennsylvania Society for Pro-
moting Abolition of Slavery in 1838, there are listed eighty Bene-
ficial Societies (among them being the Sons of St. Thomas, which
is in existence today), but no actual insurance societies are men-
tioned." In the History of Insurance Companies of North America,
one of the leading insurance companies of Philadelphia, the fol-
lowing note is made: "The same year (1810) witnessed the crea-
tion of the African Insurance Company, which was located at
No. 159 (now 529) Lombard Street; Joseph Randolph, President;
Cyrus Porter, Treasurer; William Coleman, Secretary; with a
cash capital of $5,000.00. The members of this Company are
colored persons as stated in the directories of 1811 and 1813. In
the latter year it was located at No. 155 Lombard Street, which ap-
ppears to have been the residence of the Secretary, whose profes-
sion was given as 'teacher.' We find no traces of it after this
year. Some of its policies are yet preserved in the families of its
insured. This no doubt antedates any other effort of this kind
made by Negroes." The Early History of Negroes in Business
in Philadelphia by Henry M. Minton, M. D., 1913.
Mr. Charles Westley, in quoting from Preamble-Arnett, Budget, pages 93-94, says, "There is further evidence that there was formed in Philadelphia in 1787, 'The African Society' by Absalom Jones and Richard Allen. This association eventually resolved itself into the African Methodist Church, but it began with the idea that a Society should be formed, without regard to religious tenets, provided the persons lived an orderly and sober life, in order to support one another in sickness, and for the benefit of their widows and fatherless children."

While there is difference in opinions as to the time when the insurance business really had its beginning, the causes which led to the development of such enterprises among the Negroes of the North and the South are similar. It must be observed that those people in the early days had a fixed idea of mutual aid and something of a vision of responsibility for their fellows; hence they developed a crude method of transacting their business by selecting from their group persons who had had some special advantages. One may read into the narrative the fact that a Negro slave was not always given a burial which satisfied the members of his group.

At first we find these societies local in their activities; but there was a gradual widening of the scope of their functions and an extension of mutual aid until today they are strong organizations in a field of open competition; in some cases a company operates in several states, while older and larger Fraternal Associations exist in all of the Southern states and in most of the Middle, Western and Northern states.

List of Organizations Conducting Some Features of the Insurance Business
Reported by Insurance Commissioners

District of Columbia

National Benefit Association.
Richmond Beneficial Company.
Royal Order of Jonavid of America.
Knights of Pythias of North America, South America, Asia, Africa and Australia.
Arkansas
Knights of Guiding Star of East, Norrilton, Ark.
Knights and Ladies of Honor, Cincinnati, Ohio.
Knights and Daughters of Tabor, Little Rock, Ark.
Masonic Benefit Association, Prescott, Ark.

Kentucky
Mammoth Life and Accident Insurance Company, Louisville, Ky.
National Benefit Association, Washington, D. C.

Virginia
American Beneficial Insurance Company.
Richmond Beneficial Insurance Company.
Southern Aid Society of Virginia, Incorporated.
Virginia Beneficial and Insurance Company, Incorporated.
Afro-American Order of Red Men and Daughters of Pocahontas, Incorporated.
Boydton Mutual Aid Benevolent Society of Virginia.
Central Relief Association of Virginia.
District Grand Lodge No. 15, Grand United Order of Odd-Fellows of the State of Virginia.

Virginia

District Grand Tabernacle No. 2 of the General Grand and Accepted Order of Brothers and Sisters of Love and Charity.
Golden Gate to Success, Incorporated.
Good Hope Charitable Association.
Grand Court Order of Calanthe of the State of Virginia.
Grand Lodge of the Charity Order of Saint Paul.

Grand United Order of Knights of Damon.
Grand United Order of Moses.
Grand United Order of Sons and Daughters of Peace.
Imperial Grand United Order of Abraham.
Imperial Order of King David.
Improved Order Shepherds and Daughters of Bethlehem.

Independent Order of Hamites, Incorporated.
Industrial and Charitable Union.
International Colored Fraternity.
J. R. Giddings and Joliffe Union.
Knights of Gideon.
Knights of Saint Mark Mutual Aid Society.
Legion and Ladies of Chaldeans.
Peoples Benevolent and Fraternal Society.
Peoples Relief and Fraternal Corporation of Virginia.
Richmond Industrial Beneficial Club of Virginia, Supreme Lodge.
Royal Order of Joseph.
Royal Order of Menelik and Princesses of Abyssinia of America.
Star of Zion Union Reform Royal Relief Corporation.
State Grand Lodge, No. 6, Independent Order of Good Samaritans and Daughters of Samaria of Virginia.
Supreme Fountain of the National Ideal Benefit Society, Incorporated.
Supreme Grand Council of the Sons and Daughters of the I. O. of St. Lukes.
True Reformers, Grand Fountain United Order.
Union Band of Zion.
United Order of the Sons and Daughters of the Four and Twenty Elders.
National Order of Mosaic Templars of America.

Mississippi

American Workmen, Washington, D. C.
Benevolent Industrial Association, Vicksburg, Miss.
Brothers and Sisters Sacred Order of Profection, Columbus, Miss.
Colored Brothers and Sisters Home Union Society, Summit, Miss.
Colored Protective Society, New Albany, Miss.
Colored Knights of Pythias, Meridian, Miss.
Eastern Star Benefit Association, Columbus, Miss.

http://dh.howard.edu/hurecord/vol9/iss1/1
Excelsior Grand Court of Calanthe, Jackson, Miss.
Good Samaritans and Daughters of Samaria, Magnolia, Miss.
Grand United Order of Workmen, Eupora, Miss.
Holbrook’s Benevolent Association, Russell, Miss.
Independent Order of Immaculates, Itta Bena, Miss.
Independent Sons and Daughters of Jacob, Jackson, Miss.
Knights and Ladies of Charity, Goldwater, Miss.
Knights of Industry, Washington, D. C.
Knights and Ladies of the Temple of America, Greenville, Miss.
Knights and Ladies of Liberty Union, Greenville, Miss.
Missionary Baptist Christian Union, Greenville, Miss.
Mississippi Benevolent Society, Lexington, Miss.
Mississippi Farmers Aid Society, Shannon, Miss.
Mosaic Templars of America, Little Rock, Ark.
Odd Fellows Benefit Association, Holly Springs, Miss.
Pioneer Mutual Aid Society, Gunnison, Miss.
Sons and Daughters of Gideon, Hattiesburg, Miss.
United Woodmen Benefit Association, Crystal Springs, Miss.
Woodmen of Union, Indianola, Miss.

**Georgia**

*Industrial Life and Health Companies*

Atlanta Mutual Insurance Association, Atlanta.
Georgia Mutual Industrial Life and Health Insurance Company, Augusta.
Mutual Benefit Industrial Life Insurance Association, Savannah.
Peoples Health and Life Insurance Company, Macon.
Pilgrim Health and Life Insurance Company, Augusta.
Standard Life Insurance Company, Atlanta.

**Fraternal Order**

Knights of Moses Benevolent and Fraternal Association

**Maryland**

Mutual Benefit Society of Baltimore.
* Star Life Insurance Company.
* Home Mutual Society.
* Security Life Insurance Company.
* State Mutual Aid Society.

* Negro business operated by white people.
Kansas
Knights and Ladies of Protection, Topeka, Kansas.

Missouri
Home Protective Association, Hannibal, Missouri.

North Carolina
Afro-American Mutual, Charlotte, North Carolina.
Grand United Order O. F., Nashville, North Carolina.
Knights of Pythias, Winston, North Carolina.
Masonic Benefit Fund, Raleigh, North Carolina.
Peoples Independent Order True Reformers, Charlotte, North Carolina.
United Order of J. R. Giddings and Jolliffe Union, Norfolk, Virginia.

South Carolina
Fraternal Orders
State Grand Lodge No. 4, I. O. G. S. F. S., Columbia, South Carolina.
State Grand Lodge No. 12, I. O. G. S. F. S., Sumter, South Carolina.
Royal Knights of King David, Durham, North Carolina.
South Carolina Grand Lodge Knights of Pythias, Columbia, South Carolina.
Working Benevolent State Grand Lodge, Greenville, South Carolina.

Industrial Life Insurance Companies
Afro-American Mutual Insurance Company, Rock Hill, South Carolina.
Mutual Relief and Benevolent Association, Columbia, South Carolina.

Mutual Associations
Aid and Assistance Society, New Brookland, South Carolina.
Abraham Lincoln Society, Levys, South Carolina.
Bethlehem Society, Ward, South Carolina.

13
Emancipation Society, Yemassee, South Carolina.
Home Society, New Brookland, South Carolina.
Link and See Society, Port Royal, South Carolina.
Pine Grove Benevolent Society, Columbia, South Carolina.
Rising Light Society, Gray Hill, South Carolina.
Sons and Daughters of Hope, Greenville, South Carolina.
Social Benevolent Society, Ridge Spring, South Carolina.
Taylor's Chapel Mutual Aid Society, Blythewood, South Carolina.

**Mutual Protection Assessment Life Insurance Associations**
Bradley Burial and Aid, Bradley, South Carolina.
Columbia Mutual Benefit Association, Columbia, South Carolina.
Grand Central Farmers Aid Society, Easley, South Carolina.
Kershaw County Social Benevolent Society, Camden, South Carolina.
Young Men's Sunlight Society, Newberry, South Carolina.
Women's Christian Union Association, Laurens, South Carolina.

**Oklahoma**
Exchange Insurance Association, Muskogee.
Improved Industrial Order of Wise Men, Muskogee.
United Brothers of Friendship and Sisters of the Mysterious Ten, Wagner.

**Texas**
Colored Helping Hand Society, Waco.
Colored Knights of Pythias, Waco.
Colored Modern Wood Choppers, Terrell.

**Florida**
Afro-American Independent and Benefit Company, Jacksonville.
Union Mutual Insurance Company, Jacksonville.
Present Conditions

From the clannish instinct of protection within a small group these institutions have spread their influence to an attempt at being busy for a profit. It is found that in communities where the Negro population is too small to support a fraternal organization these people join the nearest society and attend meetings and pay their dues when it is possible. From a limited economic motive, these institutions have grown until now their present cash assets are over two million dollars; they are giving employment to several hundred persons and they possess property valued at more than ten million dollars.

At first there was only a proclivity to protect the members of a group during sickness and provide a decent burial for them. In so far as one may trace economic action, the first policies were issued by the fraternal societies and their scope was gradually extended until today the tendency of the larger industrial companies is to issue straight life and endowment policies. It is the experience of such companies that the returns from sick benefit policies decrease as the company expands its business after a number of years. Of course, a healthful growth of business during these years, that is, policies being written for a younger class of people, and a corresponding reserve set aside, may obviate a decrease in returns.

The form of policies and the form of application blanks are being changed to meet the conditions of modern ideas. The fact that one thousand people may be taken as they come without an examination and the average death rate will be about the same as a thousand who have passed a medical examination is being recognized more and more.

We must note that the business has developed in recent years through the usual channels, that is, from a partnership to the corporation, its present status.

Secret Orders show a tendency to do more than a mere burial insurance business. The present stage indicates a clear movement to have the membership hold an endowment policy which means a cash return beyond that allowed for a burial. These policies range from one hundred to three hundred dollars each.
The idea of an expensive traditional burial is being overcome and something is to be left to the family of the deceased. This is one of several forces at work which is giving the Negro a better understanding of the right attitude toward insurance.

The industrial feature of insurance is popular with the race, but the Negro insurance companies have been loathe to enter the field. First, because the high death rate demands a corresponding high premium and an increase of the business unit calls for a larger amount of capital for a company to operate. The Negro has been unable to fund many large enterprises. Second, the white companies catering to the business among Negroes make it profitable by charging a higher premium for Negroes than for whites. Furthermore, they have the facilities which enable them to make a speciality of any one branch of the business.

The future aspect of the business among Secret Orders is promising, if we may take for an example the amount of money they are collecting. One order states its financial resources in 1913, as follows: Endowment in treasuries $340,779.97, Property owned by Grand and Supreme Lodges $457,233.04 and Property owned by Subordinate Lodges $698,976.17 a total of $1,496,989.18.

Types of Insurance Enterprise

The State of Virginia

Example No. 1. It is significant to note that in the State of Virginia with a Negro population of 671,096 there are four Industrial Sick Benefit Companies and thirty-eight Fraternal Beneficiary Associations which do an insurance business.

The state insurance commissioner's report of 1914 is the source of data which is used to furnish the following facts: The four Industrial Sick Benefit Companies possessed a Capital paid up in cash of $77,440.00; Total Income $696,851.78; Total Disbursements, $658,885.40; Total Ledger Assets, as per balance $281,028.31; Total admitted Assets $288,239.82; Liabilities excluding Capital, $24,244.05 and Surplus as regards policy-holders, $263,995.77. The business in Virginia for 1913 was: Gross Premiums Received $323,215.04 and Gross Losses Paid, $169,871.05*

* Two companies not reporting this item.
Thirty-eight Fraternal Beneficiary Associations exhibit the following facts: Income from members, $289,428.40; Disbursements, $397,075.46; Admitted Assets, $370,580.50; Liabilities, $167,377.98; Balance to protect contracts, $490,179.39; †Benefit Certificates in force December 31, 1913, 90,758; Amount of Business, $8,405,270.00; Benefit Certificates written during the year, 23,374; Amount of Business, $2,075,711.50; Claims paid during the year, 2,078; Amount of Claims, $252,760.81. See Table I.

The mecca for the headquarters of the above institutions is Richmond; here one may find large business enterprises conducted by the officers of these companies, which employ several hundred persons. They have acquired valuable city blocks whose rental assets amount to thousands of dollars a year.

Table I
Industrial Sick Benefit Companies
(Four Companies)

State of Virginia

Amount of Capital paid up in cash ..................... $ 77,440.00
Total Income ........................................... $696,851.78
Total Disbursements .................................... $658,885.40
Total Ledger Assets, as per balance ................... $281,028.31
Total Admitted Assets ................................. $288,239.82
Liabilities excluding Capital ........................... $ 24,244.05
Surplus as regards policyholders ....................... $263,995.77

BUSINESS IN VIRGINIA, 1913
Industrial sick benefit

*Gross Premiums Received ............................... $323,215.04
*Gross Losses Paid ..................................... $169,871.05

† Income from other sources not given.
‡ Thirteen associations not reporting exhibits of certificates.
*Two companies not reporting this item.
Fraternal Beneficiary Associations
(Thirty-eight Associations)

*Income (from members) ................ $289,428.40
Disbursements .......................... $397,075.46
Admitted Assets ......................... $370,580.50
Liabilities .............................. $167,377.98
Balance to protect contracts .......... $490,179.39

<table>
<thead>
<tr>
<th>Total Number</th>
<th>Business Amount</th>
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<tbody>
<tr>
<td>Benefit Certificates in force ....</td>
<td>90,758</td>
</tr>
<tr>
<td>December 31, 1913 ...............</td>
<td>23,374</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Number</th>
<th>Claims Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims paid during the year ......</td>
<td>2,078</td>
</tr>
</tbody>
</table>

Thirteen not reporting this item for exhibits of certificates.

The true significance of the above figures is not to be found in a money consideration, for who can measure the amount of economic or social good a community receives from such institutions? Social uplift is evidenced by the movements of the collector, who is going from house to house making suggestions for better sanitary conditions, by the distribution of helpful literature, by acquainting his patrons with business methods and by kind words. My personal investigation in the city of Richmond disclosed the fact that the Negroes are taking pride in their institutions and this in turn is serving as an incentive for private ownership and a better citizenship.

"The question as to whether the decrease in mortality among the Negroes in 1910 as compared with 1900 was due to permanent causes, such as improved housing conditions, better medical attention, and in general improved sanitary conditions, and not the absence of epidemics, is an important and interesting one.

"Undoubtedly one of the factors which has caused the decrease in the death rate—which decrease is almost universal in the cities of the South—is the increase in home ownership among the Negro population.

*Income from other sources not given.
"In the city of Richmond Negro inhabitants per owned home were twenty-eight; decrease in death rate: 1900—1910, 7.5 per cent."—Bulletin 126, Negroes in the United States. Department of Commerce.

Washington, D.C.

Example No. 2. In the city of Washington where the Negro population is one hundred thousand there are two companies which are classified as Health, Accident and Life Companies and two Fraternal Beneficial Associations reporting to the office of the Insurance Commissioner. The Life Associations report: Total Income $415,472.60; Total Disbursements, $377,126.40; Total Ledger Assets $209,133.83; Total Liabilities except Capital, $7,740.07; Capital paid up in cash $30,000.00; Surplus over all Liabilities $159,784.95; Policies written during the year, Number 31,826. Amount $1,610,518.00; Total policies or certificates in force December 31,1913, 89,523; Amount $4,284,245.70; Death Claims paid during the year 943; Amount $43,190.28; Sick and Accident Claims paid during the year 31,583; Amount $114,830.73.

While the Fraternal Beneficial Association's report: Total Income $14,634.43; Total Disbursements $7,364.66; Total Ledger Assets $23,869.29; Liabilities $1,900.00; Benefit Certificates written during the year, Number 438; Amount $412,859.00; Death Claims paid during the year, Number 32; Amount $6,258.33.

Here we find a changing population greater perhaps than in any other city. The influx of Negroes for political positions and domestic pursuits is most likely the reason for this condition. A recent study of the conditions in New York City brought out the fact that many Negroes go to that city from Washington, because of greater industrial opportunities. These conditions in part account for a dearth of business in Washington; yet, it is found that among the total companies doing this kind of an insurance business in the City of Washington that the National Benefit Association a "Negro Company" does the largest business.
Table II
Health, Accident and Life Associations

District of Columbia

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
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<tbody>
<tr>
<td>Total Income</td>
<td>$415,472.60</td>
</tr>
<tr>
<td>Total Disbursements</td>
<td>$377,126.40</td>
</tr>
<tr>
<td>Total Ledger Assets</td>
<td>$209,133.83</td>
</tr>
<tr>
<td>Total Liabilities except Capital</td>
<td>$7,740.07</td>
</tr>
<tr>
<td>Capital paid up in cash</td>
<td>$30,000.00</td>
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<tr>
<td>Surplus over all Liabilities</td>
<td>$159,784.95</td>
</tr>
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<table>
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<tr>
<th>Policies written during the year</th>
<th>$1,610,518.00</th>
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<tr>
<td>Total policies or certificates in force December 31, 1913</td>
<td>$4,284,245.70</td>
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</tbody>
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<table>
<thead>
<tr>
<th>Death Claims paid during the year</th>
<th>$43,190.28</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sick and Accident Claims paid during the year</td>
<td>$114,830.73</td>
</tr>
</tbody>
</table>

Fraternal Beneficial Associations

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<tr>
<th></th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Income</td>
<td>$14,634.43</td>
</tr>
<tr>
<td>Total Disbursements</td>
<td>$7,364.66</td>
</tr>
<tr>
<td>Total Ledger Assets</td>
<td>$23,869.29</td>
</tr>
<tr>
<td>Liabilities</td>
<td>$1,900.00</td>
</tr>
<tr>
<td>Benefit Certificates written during the year</td>
<td>$20,971.00</td>
</tr>
<tr>
<td>Total Benefit Certificates in force December 31, 1913</td>
<td>$412,859.00</td>
</tr>
<tr>
<td>Death Claims paid during the year</td>
<td>$6,258.33</td>
</tr>
</tbody>
</table>

Maryland

Example No. 3. The only note of discouragement sounded in my investigation of this problem was by the Commissioner of Insurance of the state of Maryland, who writes me as follows: "I hesitate to give you the names of all the companies which have been up to this time conducting this class of business. Under the law passed at the last session of our legislature, it was required that companies should comply with certain requirements and conditions. I have recently completed an investigation of all
or nearly all of the companies conducted by Negroes, or which confine their business to the writing of insurance among the Negroes of Maryland, and have found that the condition of many of them to be very unsatisfactory indeed, and I think that it will be necessary that quite a number of them will have to discontinue business. However, I will give you the names of several that are in good standing, viz: Mutual Benefit Society of Baltimore, (which is operated by colored people),

Star Life Insurance Company,
Home Mutual Society,
Security Life Insurance Company,
State Mutual Aid Society,

the four latter all operated by white people, but which confine their business principally to the colored race.”

The situation may be accounted for in part by the fact that four white companies are in the field for Negro business. They were first to explore the business in the state and have more or less exploited it. Perhaps without warning the Negro institutions have not been able to immediately adjust themselves to the letter of the law. Here, we must take cognizance of the fact that in other cities, especially in the north, the white companies being first in the field have held it; if they were not organized solely for Negro business, they have found it profitable, hence they have solicited it.

North Carolina

Example No. 4. In the state of North Carolina there is one of the old line legal reserve companies which reports an Income of $358,311.35; Disbursements $341,082.21; Ledger Assets $144,629.34; Admitted Assets $144,089.97; Liabilities $144,089.97; and a business for the year of 1913 of Benefit Certificates in force: Number 44,504, amounting to $1,707,246.00. The company paid for sick and accident claims during the year $166,116.24.

There are also six Fraternal Orders which report an Income from members of $266,127.30; Disbursements $246,434.76; Ledger Assets $130,346.22; Admitted Assets $119,303.94; Liabilities $12,037.00. The amount of Benefit Certificates in force during the year 1913 was: Number 44,365, Amount $4,294,024.40.
Table III

Life Company

Table: Life Company

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>$358,311.35</td>
</tr>
<tr>
<td>Disbursements</td>
<td>$341,082.21</td>
</tr>
<tr>
<td>Ledger Assets</td>
<td>$144,629.24</td>
</tr>
<tr>
<td>Admitted Assets</td>
<td>$144,089.97</td>
</tr>
<tr>
<td>Liabilities</td>
<td>$144,089.97</td>
</tr>
</tbody>
</table>

**BUSINESS IN NORTH CAROLINA, DECEMBER 31, 1913**

<table>
<thead>
<tr>
<th>Description</th>
<th>Number</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit Certificates in force</td>
<td>44,504</td>
<td>$1,707,246.00</td>
</tr>
<tr>
<td>December 31, 1913</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Certificates written during the year</td>
<td>26,304</td>
<td>$ 773,428.00</td>
</tr>
<tr>
<td>Accident and Sick claims paid</td>
<td></td>
<td>$ 166,116.24</td>
</tr>
<tr>
<td>during the year</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Fraternal Orders**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income (from members)</td>
<td>$266,127.30</td>
</tr>
<tr>
<td>Disbursements</td>
<td>$246,434.78</td>
</tr>
<tr>
<td>Ledger Assets</td>
<td>$130,346.22</td>
</tr>
<tr>
<td>Admitted Assets</td>
<td>$119,303.94</td>
</tr>
<tr>
<td>Liabilities</td>
<td>$ 12,037.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Number</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit Certificates in force</td>
<td>44,365</td>
<td>$4,294,024.40</td>
</tr>
<tr>
<td>December 31, 1913</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefit Certificates written during</td>
<td>Not Given</td>
<td></td>
</tr>
<tr>
<td>the year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Claims paid</td>
<td>Not Given</td>
<td></td>
</tr>
</tbody>
</table>

**Arkansas**

**Fraternal Insurance Societies**

Example No. 5. Arkansas with a Negro population of 442,891, has five societies which report to the Superintendent of Insurance. The report shows Admitted Assets of $59,351.53; Liabilities $43,-579.50; Business in Arkansas December 31, 1913, Number of members 16,075; Insurance in Force, $3,064,955.00; Paid to beneficiary $60,889.00; and expenses for 1913, $32,618.71.
Table IV
Fraternal Insurance Societies

<table>
<thead>
<tr>
<th>Total Income</th>
<th>Not Given</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Disbursements</td>
<td>Not Given</td>
</tr>
<tr>
<td>Admitted Assets</td>
<td>$59,351.53</td>
</tr>
<tr>
<td>Liabilities</td>
<td>$43,579.50</td>
</tr>
<tr>
<td>Business in Arkansas December 31, 1913</td>
<td>Not Given</td>
</tr>
<tr>
<td>Number of members December 31, 1913, 16,057</td>
<td></td>
</tr>
<tr>
<td>Insurance in Force December 31, 1913</td>
<td>$3,064,955.00</td>
</tr>
<tr>
<td>Paid to Beneficiary</td>
<td>$60,889.48</td>
</tr>
<tr>
<td>Expenses 1913</td>
<td>$32,618.71</td>
</tr>
</tbody>
</table>

Georgia

Example No. 6. The four assessment life companies in the state of Georgia report a total income of $607,852.54; Total Disbursements $612,424.73; Total Ledger Assets, as per balance $90,525.80; Total Admitted Assets not given. Liabilities excluding capital not given.

And one of the old line legal reserve life companies has a paid up capital of $100,000.00; Income $69,025.07; Disbursements $63,828.98; Ledger Assets $120,537.60; Admitted Assets $131,258.48; Policies in force December 31, 1913 Number 281; Amount $221,500.00; Losses and claims incurred during the year 1914, $5,327.50; Premiums collected, $28,642.55.

Table V

<table>
<thead>
<tr>
<th>Total Income</th>
<th>$607,852.54</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Disbursements</td>
<td>$612,424.73</td>
</tr>
<tr>
<td>Total Ledger Assets, as per balance</td>
<td>$90,525.80</td>
</tr>
<tr>
<td>Liabilities excluding Capital</td>
<td>Not Given</td>
</tr>
<tr>
<td>Total admitted Assets</td>
<td>Not Given</td>
</tr>
</tbody>
</table>

BUSINESS IN GEORGIA, 1913

<table>
<thead>
<tr>
<th>Gross Premiums Received</th>
<th>Not Given</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Losses Paid</td>
<td>Not Given</td>
</tr>
</tbody>
</table>

23
Old Line Legal Reserve—Life Company

Capital paid up in cash: $100,000.00
Income: $69,025.07
Disbursements: $63,828.98
Ledger Assets: $120,537.60
Admitted Assets: $131,258.48
Policies in force December 31, 1913, Number 281.
Amount: $221,500.00
Losses and claims incurred during the year 1914: $5,327.50
Premiums collected: $28,642.55

Conclusion

Turning to the data collected, let us see what conclusions are warranted. It might be well to bring forward certain divisions of the study.

An inquiry was made to determine the time and the causes which led to the development of the insurance business among Negroes. It was found that early in the nineteenth century, when the Negro was a slave, the spirit of co-operation exhibited itself. In the state of Virginia the movement made rapid progress and when the slaves were freed the ties of the group were precipitated and they grew stronger.

The sick and benefit societies expanded their scope until the organizations not only attempted to care for the sick and give a burial, but they entered upon the activities of securing homes and hospitals to care for their members. Later they entered the competitive business field of insurance. Today there exist among them not only the fraternal order with the insurance business, but also incorporated companies who issue straight life, sick and benefit, limited payment life and the endowment policies. The business amounts to over three million dollars annually and they offer employment to hundreds of members of their group. They are also furnishing an avenue for investments for members of their race.

The insurance business is no longer local in its nature. Several companies are active in two or more states. As should be expected, the largest amount of the business is found in the southern states where the masses of the Negroes are. The movement is
not prominent in the great northern cities where thousands of our people have assembled in recent years on the account of favorable economic conditions. It is the opinion of the writer that many of these people hold their membership at their former homes, in the case of fraternal insurance.

As in other pursuits, it is found that the Negro has had practically no previous training for this business. The clerical help is on a par with that of similar vocations among white people, but there is a great need for trained business managers and men who are adept in mathematics to fill the one great need of actuaries. There is also a need of men who are prepared for field work.

The great significance of the value of social service rendered by these institutions must always receive attention. These insurance companies are making a real contribution to the race by and through their publications, by their agents in the field and by furnishing an incentive in the form of an achievement.

The note sounded by the state of Maryland for closer supervision over the insurance business, will force many inefficient organizations to close, and will of course work a hardship upon certain Negro companies in other states. A part of the Public General Laws of Maryland enacted January, 1914, states, “That such mutual, co-operative or assessment industrial insurance societies, associations or companies, organized and doing business in this state prior to January 1, 1914, and having a bona fide membership of not less than five-hundred persons, as shall, prior to July 1, 1895, reorganize as stock corporations under the provisions of Section 147, of this article and comply with all the requirements and provisions of said Sections, may have a paid up capital less than fifty-thousand dollars ($50,000.00), but not less than ten thousand dollars ($10,000.00), provided that in no case shall the assets of such company, including capital stock actually paid in, at any time be sufficient to provide full legal reserve upon all outstanding policies as required by law, over and above all other bona-fide debts and claims against it.” While it is not likely that uniform government supervision may come to the states, because it is unconstitutional, it cannot be far distant when a mutual understanding and co-operation in making more stringent insurance laws in the states will be timely.

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From the reports of the insurance commissioners of the several states the following data were taken. Since there is no uniformity in these reports, some of the items are not given; hence the figures presented fall short of the actual amount of business done. The assets were $1,554,166.77; Income $2,812,207.82; and Disbursements were $2,794,283.44. The Insurance written during the year 1913 was $30,21,768.74 and the Policies in Force the same year were valued at $25,804,365.43.

The future aspects are encouraging. First, there is a deal of difficulty experienced with these institutions in securing bonding facilities. Secondly, the Negro has confined his energies to sick and beneficial and industrial life insurance. These two avenues should prove to be fertile fields for the modern Negro business man. Some of the older organizations are aware of the first demand and they are seriously considering the launching of a bonding company. The most hopeful aspect perhaps is to be found in the spirit of the Negro not only to get practical experience but he has caught the vision and is to be found in the larger universities preparing himself for his future vocation.

It is important to note that there are two large incorporated companies with a legal reserve of $100,000.00 deposited with the Superintendents of Insurance in two states. Several smaller companies have a proportional amount of money on deposit as a reserve with state officials. Most of these companies have a consulting actuary. This is indeed a long step toward efficiency and real progress.

A national insurance organization was formed in 1913. This is a degree of advancement toward economic solidarity. It is a step removed from the traditional aspect of achievement.

The writer concludes that this line of endeavor will succeed among Negroes, but the fact needs to be emphasized that stronger supervision must be had. That is, more attention must be given to an increasing reserve which will correspond with the amount of increased business and trained men must be brought into its service. In a word, a high point of efficiency must be reached in the business, for it is in a strong competitive field.
Select Bibliography

"A Study of Insurance" by Charles H. Westley, A. M.
"Atlantic University Publication, Number 12."
"Early History of Negroes in Business in Philadelphia," by Henry M. Minton, M. D.
Hampton Negro Conference Report, March 8, 1904.
"Insurance, A Practical Exposition," (1904), by T. E. Young.
"Insurance, A Text Book," (1908), by W. A. Fricke.
Mutual Life Insurance Company Educational Leaflets, (1903).
Reports of the State Superintendents of Insurance.
"Should We Abandon The American Restrictions Upon the Classes of Insurance Written both, (a) by a Company Doing Direct Writing and (b) by a Company Doing Reinsurance," by Frank Hasbrouck, Superintendent of the State of New York, September 16, 1914.

27
"The Negro at Work in New York City," by George Edmond Haynes, Ph. D.
"The Economic Theory of Risk and Insurance," Allah H. Willet, Ph. D.
"What Should be the Attitude of the State toward the Business of Fire Insurance?" by William T. Emmet, Superintendent of the State of New York, Cincinnati, Ohio, October 15, 1913.
"The Cost of Life Insurance," (Political Science, Quarterly, XX, 1905).
Dear Sir:

The Commercial College desires to make a study of the Insurance Business in the United States among Negroes. You will confer a favor by filling out the following blank:

1. Name

2. Place of Jurisdiction

3. When organized

4. Purpose of the Order

5. Membership in 1914

6. Benefits paid per week

7. Do you pay any officer a salary?

8. Gross amount of salary paid officers of your Order last year, 1914

9. Number of death claims and the amount of money paid for them last year, 1914

10. Amount of benefits paid last year, 1914

11. What amount of reserve is held for paying claims?

12. At what age do you admit members?

13. Do you require a physical examination of applicants for membership?

14. Send us one of your last Supreme Lodge Reports

REMARKS:
Schedule F
Insurance Companies
Commercial College Studies of Negroes in Business

George W. Hines, A.B., George Wm. Cook, A. M., LL. M.,
Collaborator
Dean

1. Name
2. When organized? What Capital?
3. What were the previous occupations of the officers of your company?
4. What kinds of policies do you issue?
5. State minimum and maximum premiums paid by policy holders.
6. What amount of sick benefits were paid last year, 1914?
7. What amount of death claims were paid last year, 1914?
8. What amount of accident claims?
9. What do you find to be the general causes of sickness and death among your members?
10. What legal reserve do you carry for the protection of policy holders?
11. In what states do you operate?
12. Number you employ? Yearly amount of salary paid employees?
13. You will confer a favor by sending one of your recent statements.
14. Please send us a copy of your policies.
15. What are some of the problems of the insurance business as you see them?

REMARKS:
### General Table

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>ASSETS</td>
<td>$ 1,554,166.72</td>
</tr>
<tr>
<td>INCOME</td>
<td>$ 2,812,207.82</td>
</tr>
<tr>
<td>DISBURSEMENTS</td>
<td>$ 2,794,282.44</td>
</tr>
<tr>
<td>INSURANCE WRITTEN DURING YEAR 1913</td>
<td>$ 3,021,768.74</td>
</tr>
<tr>
<td>POLICIES IN FORCE IN 1913</td>
<td>$25,804,365.43</td>
</tr>
</tbody>
</table>

**Note:** The above data were taken from the State Superintendent Reports. Most states require a report and a license to conduct an insurance business. Many items were not given by some of the states and the reports of some states could not be obtained.