



## Our Mission Statement

The continual unification of as many organizations as possible, starting at the local level and branching out to both the state of North Carolina and then the entire nation.

# Spotlight

## Maggie Lena Walker



**The First Black Bank President**  
**(July 15, 1864 – December 15, 1934)**

By  
DonnaMarie Woodson

Maggie Lena Walker, was born Maggie Lena Draper in Richmond, Virginia, to Eccles Cuthbert and Elizabeth Draper two years and two months after the American Civil War. Census information and a diary passage say that she was four years old at her mother's wedding in May 1868 to William Mitchell.

According to the National Park Service, Maggie became a teacher and established a newspaper before founding the St. Luke Penny Savings bank in 1903, according to the National Park Service.

In chartering the bank and serving as its first president, Ms. Walker broke gender and racial barriers.

She later served as board chairwoman when the bank merged with two other Richmond banks—serving as the nation's oldest continually African-American-operated bank.

An African-American businesswoman and teacher. Ms. Walker was the first African-American woman to charter a bank and served as its president in the United States.



**Maggie Lena Mitchell**

In 1903, Maggie L. Walker became the first African American woman to charter a bank and the first African American woman to serve as a bank president.

As a leader, Ms. Walker achieved success with the vision to make tangible improvements in the way of life for African Americans. Disabled by paralysis and a wheelchair user later in life, Walker also became an example for people with disabilities.

Maggie's mother was a former slave and an assistant cook in the Church Hill mansion of Elizabeth Van Lew, who had been a spy in the Confederate capital city of Richmond for the Union during the War, and was later postmaster for Richmond.

Her stepfather, William Mitchell, was a butler and former slave. Her biological father, Eccles Cuthbert, was an Irish-born Confederate soldier and a postwar writer for the New York Herald. Eccles did not marry Maggie's mother, Elizabeth, because marriage between Negroes and whites would be illegal in Virginia until 1967.

Maggie's family moved to their own home on College Alley off of Broad Street nearby Miss Van Lew's home, and this is where Maggie and her brother Johnnie grew up. The house was near the First African Baptist Church, which, like many black churches at the time, was an economic, political, and social center for the local black community.



**Maggie L. Walker High School**

After the untimely death of Maggie's stepfather, Maggie's mother supported her family by working as a laundress. Young Maggie attended the newly formed Richmond Public Schools and helped her mother by delivering clean clothes.

Richmond Public Schools built a large brick high school adjacent to Virginia Union University in Walker's honor. Maggie L. Walker High School was one of two schools in the area for black students during racial segregation in schools; the other was Armstrong High School.

After generations of students attending the Maggie L. Walker High School, the school underwent refurbishing, reopening in 2001 as the regional Maggie L. Walker Governor's School for Government and International Studies.

As the Governor's School for Government and International Studies, it shared space at Thomas Jefferson High School in the city's West End from its 1991 founding until summer 2001, when it moved into Maggie L. Walker High School after massive renovations. Since 2006, Newsweek Magazine's recognition declares the school as one of the twenty-one most elite public schools in America.

Maggie became an activist in her community at the young age of 14 when she joined the local council of the Independent Order of St. Luke. This fraternal burial society, established in 1867 in Baltimore, Maryland, ministered to the sick and aged, promoted humanitarian

causes, and encouraged individual self-help and integrity.



**St. Luke Building**

Maggie devoted herself to the Order and rose steadily through its ranks. A pioneering insurance executive, financier, and civic icon, she established the Juvenile Branch of the Order in 1895 while serving as grand deputy matron. This branch encouraged education, community service, and thrift in young members.



Under the leadership of Ms. Walker, The Order's mission to foster African-American economic independence arises through enterprises housed in the St. Luke Building; such as The St. Luke Herald newspaper, the St. Luke Educational Fund, the St. Luke Penny Savings Bank, and the St. Luke Emporium, Maggie's accomplishments are historic.

Over the years, Maggie served in numerous capacities of increasing responsibility for the Order. A delegate to the biannual convention to the top leadership position of Right Worthy Grand Secretary in 1899, until her death.

### Legacy

Maggie's office in the St. Luke Building, as late as 1981, was being preserved as it was at the time of her death in 1934. The building was listed on the National Register of Historic Places in 1982.



**Maggie L. Walker Historic Site**

The National Park Service operates the Maggie L. Walker National Historic Site at her former Jackson Ward home. In 1978 the house was designated a National Historic Site and was opened as a museum in 1985.

The site states that it "commemorates the life of a progressive and talented African-American woman achieving success in the world of business and

finance as the first woman in the United States to charter and serve as president of a bank, despite the many adversities."

The site includes a visitor center detailing her life and the Jackson Ward community where she lived and worked. Her residence of thirty years is restored to its 1930's appearance with original Walker family pieces.

### *Family*

On September 14, 1886, in Richmond, Maggie married Armstead Walker Jr. (1860–1915), a brick contractor. Armstead earned a good living, and in 1904 Maggie and Armstead purchased a home.

They had four children: Mary Polly Walker (1885–1967; Russell Eccles Talmadge Walker (1890–1923); Armstead Mitchell Walker (1893–1894); and Melvin DeWitt Walker (1897–1935).

After an illness in 1928, Maggie started using a wheelchair. Although limited in movement, Walker remained a leader in the Richmond African American community. She fought arduously for women's rights as well. For much of her life, Walker served as a board member of the Virginia Industrial School for Girls.



**Mary L. Walker Commemorative Bust**

On December 15, 1934, Walker died from complications due to diabetes and was buried at Evergreen Cemetery. In this historic African-American cemetery, where several other prominent figures from the 19th and 20th century were laid to rest.

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# Editorial

## The Return of America's Middle Class: President Biden's Build Back Better Framework

By  
Tarik Kiley  
November 27, 2021

When I was a child, I was introduced to the myth of the American Dream. I was basically told that if I went to college and got a degree, then I would be able to be hired at a job that would pay me a high



enough wage to allow me to buy a house in the suburbs, complete with a white picket fence and to also support a family. I was taught that my productivity on the job would be rewarded with bonuses and raises and that I could comfortably live on while working one white-collar job.

Unfortunately, I make less than my father did in the 1980's and probably wouldn't be able to get a mortgage for a house because of outstanding student loan debt and medical bills. I also don't have the family support necessary to have subsidized my education or to help me start a business, or cosign for loans to start a business.

This is all to say that my middle-class experience is practically non-existent. President Biden has promised to bring back the American middle class with his Build Back Better Framework. Let's examine Build Back Better and how it does or doesn't help the middle class.

The Build Back better framework promises to invest in families through free universal preschool for all of America's 3- and 4-year-old



children and invest in childcare. This is a good move because it is generally accepted that when children are early learners, they are more likely to be lifelong learners and more likely to earn more over their lifetimes.

While the schools in America are antiquated and based on an outdated model from the Industrial Revolution, still free and universal preschool, could lead to children being more familiar with technology and having the academic and practical skills to think critically, and to have better life chances.

Also, reducing the cost of childcare would be a great help to working families, freeing up more income to be used on other essentials such as housing and transportation. Also, being able to get help with childcare goes back to the model of the village helping to raise the children and will probably lead to better life chances for children who are getting the care they need, and not being left out of care because the parents can't afford it.



The graphic features the US Treasury Department seal at the top left. The title "The Child Tax Credit" is in a large, dark blue font. Below it, two icons (a person with a dollar sign and a calendar) are next to the text "\$3,000 to \$3,600 per child for nearly all working families" and "Automatic monthly payments for nearly all working families". At the bottom, the website "CHILDTAXCREDIT.GOV" and a small circular logo are visible.

It will also help families through expanding the Child Tax Credit. This is a reasonably good idea because the Child Tax Credit can help offset the cost of having and raising children. Having and raising children can be quite

expensive. If you can get some relief, particularly when you have multiple children, this can ease the financial burden on some of America's families. The financial burden on families in terms of raising children contributes to childhood poverty.

For sake of brevity here, investing in quality education further than high school, including making universities and colleges more affordable, and having community colleges providing more affordable and high-quality job training are excellent ideas. Supporting child nutrition at schools remains a good idea.

The framework also will improve Medicaid for seniors and people with disabilities. While this is not a harm, it is not the most significant help. The United States needs to catch up with western Europe and have universal, low-cost health care. Healthcare in America needs to be a right and not a privilege. Only when everyone can obtain the healthcare they need will the USA be on the right path. Good health should be able to afford and should apply to everyone, not just seniors and those with disabilities.



Tell your legislator to support

**BUILD BACK BETTER**

for crucial investments in

- families
- child nutrition
- healthcare
- affordable housing

Preble Street

Reducing prescription costs as stated in the framework, reducing healthcare premiums, and closing the Medicaid coverage gap are significant first steps. Still, the USA needs a complete revision of its health care system to provide care for everyone.

The move to address climate change in this framework is probably one of the most appealing parts of President Biden's framework. It is a perfect idea to incentivize the shift to clean energy through tax

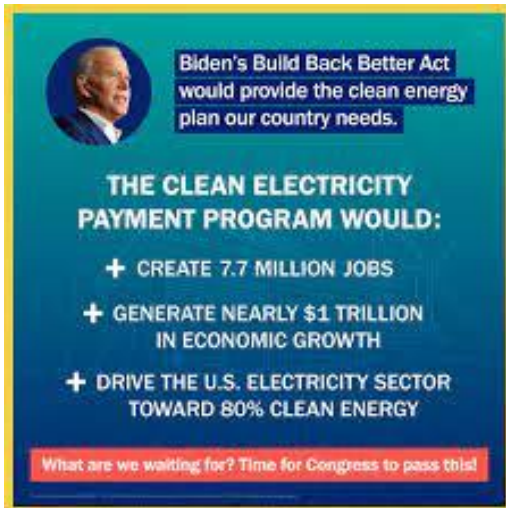


credits and consumer rebates. People need a reason to switch to solar power for their homes, to switch to electric vehicles, and to accept the

switch from fossil fuels to clean energy in general. Anything that can lower the cost of switching to new clean technologies is not only good for climate change but could accelerate the economy, as well.

Also, encouraging America's domestic clean energy sector is a good idea, too. Moving into clean energy can invigorate America's production capabilities, provide many jobs, and move America into a better technological future. While the current fossil fuel economy may diminish while transferring to clean energy, anything that could help fossil fuel companies and citizens make the switch is a good idea.

The framework will do several things that will promote environmental justice, as well. Taking a page from President FDR's playbook, the framework will "[advance] ecological justice through a new Clean Energy and Sustainability Accelerator that will invest in projects around the country, while delivering 40% of the benefits of investment to disadvantaged communities, as part of the President's Justice40 initiative.



The framework will also fund port electrification; facilitate the deployment of cleaner transit, buses, and trucks; and support critical community capacity building, including grants to environmental justice communities. In addition, the framework will create a new Civilian Climate Corps – with over 300,000 members that look like America. This

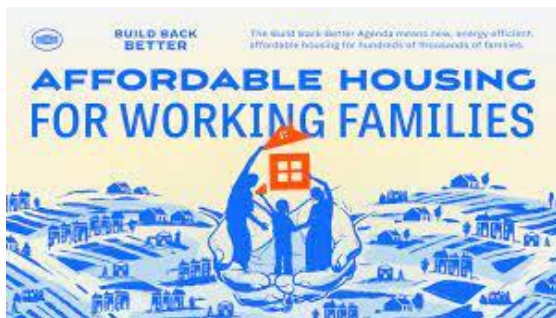
diverse new workforce will conserve our public lands, bolster community resilience, and address the changing climate, all while putting good-paying union jobs within reach for more Americans. This is according to [Whitehouse.gov](https://www.whitehouse.gov).

This emphasis on infrastructure was one of the biggest successes of President FDR's New Deal, and it is excellent that President Biden has added it to his toolbox for his framework. The forward-looking emphasis on investing in more imaginative agricultural and conservation efforts is also one that applies similar thinking to that found in the New Deal.

Now, improving the affordability of housing in the USA is a great idea. It is baffling how the cost of housing has increased through the years, how homelessness remains a persistent problem, and just the



ridiculous expenses of contemporary accommodation. Subsidizing housing and providing rental assistance is a good idea, but it doesn't consider the source of income discrimination. Some apartment complexes will discriminate against persons receiving government housing assistance vouchers, for whatever reason, even though this is entirely unfair.



While some apartment complexes reject government vouchers, unofficially, an excellent way to deal with housing affordability would be to provide mixed-income housing. While it is not as clear in President Biden's framework, in general,

building a mixture of market rate, unsubsidized and subsidized affordable housing as part of the same development makes sense. This would be the type of development, which already exists to some extent, where housing development has affordable and market-rate housing side by side as part of the same development.

This is the type of development where you cannot tell the difference between "regular" and affordable housing because they are of the same quality and located in proximity to one another. This works to break up concentrations of poverty and diminish the stigma of affordable housing that existed with "projects." Again, it is uncertain whether President Biden's framework supports mixed-income housing or not.

Lastly, having the USA's wealthiest pay their fair share in taxes and preventing multinational corporations from a pathway to undercutting wages through finding cheap labor overseas is something that has always made sense. The race shouldn't undercut the search for a living wage to the bottom, where corporations can



pay starvation wages to workers overseas and undercut union labor here in the states. And, while the rich should be able to keep most of their earnings, they should still pay their fair share through progressive taxation.

Overall, President Biden's framework is a good one. It builds on solid principles and takes one of the best ideas from the New Deal, which is an investment in infrastructure. The investment in families is a good one as well. Unfortunately, the ideas surrounding healthcare do not go far enough. Still, this plan is very progressive in its outlook.



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# Announcements



## Tuesday Morning Breakfast Forum

Tuesday, December 7<sup>th</sup> – 7:00 – 8:00 PM

Zoom, Register [here](#).

## Democratic Women of Mecklenburg County

Holiday Party

Wednesday, December 8<sup>th</sup> at 6:30 PM

RSVP via Facebook Page

ZOOM



Please submit your group events to [donnaMarie93@gmail.com](mailto:donnaMarie93@gmail.com) by the 15<sup>th</sup> of the month for inclusion in the Announcements.

## *Tera Long Sponsor Request*



Hello Kindhearted Sponsors,

I'm terrified that I will not be able to continue my seizure treatment next year. In 2021 I found out through Duke Hospital that I have generalized seizures. I DO NOT want to be left untreated for seizures. I am currently trying out medications to try to stop my seizures. Because of these medications, I've had a dramatic increase in the quality of my life, but my epilepsy is still not controlled. This process can take years and requires frequent, costly EEGs to check my seizure activity. EEGs are very expensive. Seizures limit me considerably because I can't drive and frequently must pay for transportation to Duke Hospital. I can't imagine life without healthcare treatments. I will need a lifetime of access to healthcare. I do appreciate what my doctors have been able to do so far.

I've put several things in place to try to be sustainable, but nothing has come through for me so far. It takes 18 months to complete the SSDI process, and I'm still waiting on relief. Our government's disability waiting time is simply a cruel policy. Fingers crossed, I will finally get answers in 2022.

I love living, and sponsors give me hope for my future. Any donation amount greatly helps me get adequate healthcare and transportation. My goal is to raise \$8k for 2022. There are a million reasons for me to receive healthcare, but my #1 reason is my 9-year-old daughter, who needs a healthy mother.

## To Donate:



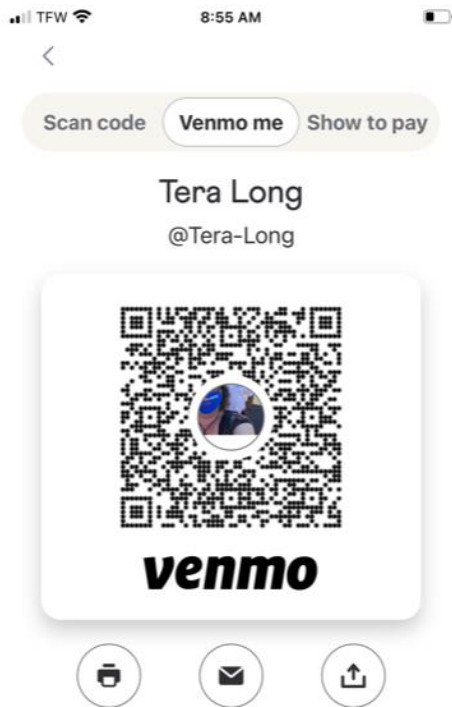
### All checks can be mailed to:

Tera Long  
11226 Stony Path Dr.  
Charlotte, NC 28214

### Or:

[https://www.gofundme.com/f/to-duke-hospital-and-beyond-epilepsy-is-no-fun?utm\\_medium=email&utm\\_source=product&utm\\_campaign=p\\_email%2B4803-donation-alert-v5](https://www.gofundme.com/f/to-duke-hospital-and-beyond-epilepsy-is-no-fun?utm_medium=email&utm_source=product&utm_campaign=p_email%2B4803-donation-alert-v5)

### Or You Can Use:



A heartfelt thank you for giving me the opportunity of good health.

Many Thanks,

Tera Long

# Happenings Gallery!



Season's Greetings



*Mask Up, Stay Cozy, And Be Safe!*



## **The Executive Corner:**

Executive Director - Jade X. Jackson

Rev Rodney Sadler, Joel Segal, DonnaMarie Woodson

Rev Glencie Rhedrick

## **Coalition of United Progressives - CharMeck Chronicle**

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