

A Guide to the Records of the Southern Aid Society of Virginia, 1893-1977

Records of the Southern Aid Society of Virginia, 1893-1977
1893-1977

A Collection in the Library of Virginia 36805

Library of Virginia

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History

Processed by: Alex Lorch

Funding: Web version of the finding aid funded in part by a grant from the National Endowment for the Humanities.

Title Statement

A Guide to the Records of the Southern Aid Society of Virginia, 1893-1977

Subtitle: Southern Aid Society of Virginia Records, 1893-1977

Collection: 36805

Author: Alex Lorch

Sponsor: Web version of the finding aid funded in part by a grant from the National Endowment for the Humanities.

Publication Statement

File size: 37 kb

Date: © 2000 By the Library of Virginia.

Publisher: Library of Virginia

Profile Description

Creation: Machine-readable finding aid derived from Microsoft Word 97. Encoded by Jay Gaidmore, October 2000.

Language Usage: Description is in English

Revision Description

Feb 14, 2004 PUBLIC "-//Library of Virginia//TEXT (US::Vi::vi00003::Guide to the Records of the Southern Aid Society of Virginia, 1893-1977)//EN" "vi00003.xml" converted from EAD 1.0 to 2002 by v1to02.xsl (sy2003-10-15).

Feb 27, 2004 converted to conform to eadVIVA.dtd by vivastrict.xsl

2014-01-08 Converted to schema conforming EAD by dtd2schema.vh.xsl.

Descriptive Summary

Accession number

36805

Creator

Southern Aid Society of Virginia

Size

65 cubic feet (67 boxes)

Physical Location

Business Records Collection, Acc. 36805

Repository

Library of Virginia

Administrative Information

Access Restrictions

Items containing Social Security Numbers (all folders in Box 11 and Folders 1-3 in Box 12) will not be served. Instead, redacted photocopies will be served.

Use Restrictions

There are no restrictions.

Acquisition Information

Gift of Atlanta Life Insurance, 216 East Clay Street, Richmond, Virginia 23219 on 13 September 1999.

Preferred Citation

Southern Aid Society of Virginia. Records, 1893-1977. Accession 36805. Business Records Collection, The Library of Virginia, Richmond, Va. 23219.

Historical Information

In early 1893, a handful of men in Richmond, Virginia organized the Southern Aid and Insurance Company in an effort both to furnish adequate and affordable insurance protection to African-Americans and to promote jobs for unemployed black youth. Chartered on February 25, 1893, Southern Aid and Insurance was the United States' first black owned and operated insurance company. The company founders chose Z.D. Lewis (1859-1926), pastor of the Second Baptist Church of Richmond, to head the corporation and R. Louis Brown as vice president. The other founding officers and board members were W.G. Carter, Charles Johnson, Jr., W.A. Payne, John E. Taylor, and W.R. Coots.

While the founding members had the insight to realize the possibilities of an insurance society for African-Americans, the business initially lacked the spectacular features of the highly popular fraternal orders and morally established church societies of the 1890's and early 20th century. After nearly a decade of slow growth and moderate profits, company leaders acted to reverse the stagnant business trends and modest cash influx. They replaced the company president Armistead Washington, a local fraternal order organizer and sympathizer, with prominent Hanover County banker and businessman, A.D. Price. Under Price's leadership the Southern Aid and Insurance Company became the Southern Aid Society of Virginia, Inc., a move intended to exploit the popularity of fraternal orders and beneficial societies. With a new president and a new name, the company eventually prospered and expanded with infant branches in other Virginia towns. By 1937 the company employed more than 300 black men and women in branches in Virginia and Washington, D.C.

Despite its prominence as the first African-American insurance company, few have written about the Southern Aid Society of Virginia or its members after 1940. While some studies highlight the business' place in local Richmond history or its position as an entrepreneurial endeavor during the period of the beneficial societies and fraternal orders, no comprehensive study of the Southern Aid Society of Virginia exists. Little also was written in the late 1980's when the company's building at 214 E. Clay Street (and presumably the Southern Aid Society of Virginia itself) was bought by the Atlanta Life Insurance Company.

Scope and Contents

The Southern Aid Society of Virginia business records contain 67 boxes of material ranging from 1893-1977 and arranged in five series. Series I consists of executive committee meeting minutes; Series II is employee records; Series III is financial account records and correspondence; Series IV contains policyholder records and correspondence; and Series V consists of memorabilia and miscellaneous material. The types of material found in those five series are minutes, ledgers, correspondence, claims, policies, invoices, receipts, applications, manuals, lists, registers, annual statements, and memorabilia.

This material provides the researcher with an invaluable resource regarding the ongoing corporate affairs of the premier African-American insurance company in the United States. Executive committee meeting minutes ledgers in Series I document the monthly decision-making process of the company think-tank for

much of the period between 1910-1934 and for a smaller period between 1954-1958. In Series III annual statements spanning from 1906-1929 record the monetary growth of the company from the time of the business' name change to the Great Depression. Also in Series III company financial records help fill the years missed by the annual statements by detailing the financial dynamics of this prosperous insurance business. Series III also includes correspondence and invoices that trace some of the stock and bond investments made by the company. Also a few folders of correspondence and receipts in Series III concerns the company's decision to invest their modest profits in the redesign and renovation of their permanent business location at 214 East Clay Street.

Aside from the records' obvious worth as an economic research resource, the collection also helps to document the social effect of the Southern Aid Society on the black community in Richmond's Jackson Ward district and in other Virginia and Mid-Atlantic black communities. Employee and employment records and ledgers in Series II provide evidence of company hiring practices, the demographic make-up of the Southern Aid Society of Virginia staff, and evidence of agents' work ethics, earning power, spending habits, and even religious affiliation. Policyholder records and correspondence in Series IV contain social characteristics and demographic data for the larger black community from 1894-1914. The entire collection of ledgers and other papers authenticates not only the rise of entrepreneurial insurance enterprise in Virginia but the development of a financially self-supporting black community first in Richmond and then throughout the Mid-Atlantic United States.

Index Terms

Second Baptist Church of Richmond (Va.)
Southern Aid and Insurance Company of Virginia (Richmond, Va.)
Insurance agents--Virginia--19th century.
Insurance agents--Virginia--20th century.
Insurance claims--Virginia- -20th century.
Insurance companies--Virginia--Richmond--19th century.
Insurance companies--Virginia-- Richmond--20th century.
Insurance policies--Virginia--19th century.
Insurance policies--Virginia-- 20th century.
Richmond (Va.)--History--19th century.
Richmond (Va.)--History--20th century.
Annual reports.
Business records-- Virginia.
Corporate minutes.
Employees' manuals.
Insurance claims.
Insurance policies.
Insurance records.
Ledgers.
Letters (correspondence)

Organization

Organized into the following series: I: Executive Committee Meeting Minutes. II. Employee Records. III. Financial and Investment Account Records and Correspondence. IV. Policyholder Records and Correspondence. V. Memorabilia Miscellaneous.

Contents List

Executive Committee Meeting Minutes, 1910-1958

Extent

6 volumes

Scope and Content

Executive committee meeting minutes are ledgers (6 volumes) dated 1910-1917, 1922-27, 1931-1934, and 1954-1958.

Minutes: 24 October 1910 - 21 July 1917

Box 1

Minutes: 25 May 1922 - 17 April 1924

Box 2

Minutes: 22 April 1924 - 4 February 1926

Box 3

Minutes: 9 February 1926 - 6 October 1927

Box 4

Minutes: 25 June 1931 - 8 March 1934

Box 5

Minutes: 7 October 1954 - 19 August 1958

Box 6

Employee Records, 1913-1969

Scope and Content

Employee records (6 volumes and .90 cu.ft.) consist of agents' debit and credit accounts ledgers (3 volumes), 1927-1969; employees' training and fieldwork manuals (1 volume), n.d.; applications for employment and other employment documents arranged alphabetically (.675 cu. ft.), n.d.; employee lists (.1 cu.ft.), n.d.; employee payroll and earnings statements (1 volume), 1965; weekly letters to employees from company management (.025 cu.ft.), 1945; agents' resolutions and appeals to management (.1 cu.ft.), 1913; and an agent's salary and commissions ledger (1 volume), 1946. Employment applications include questionnaires inviting responses concerning marital status, religious affiliation, age, disability, residence, and academic history.

Agents' debit and credit account ledgers, 1927-1953

Box 7

Agents' debit and credit account ledgers, 1940-1956

Box 8

Agents' debit and credit account ledgers, 1940-1969

Box 9

Employees' training and fieldwork manuals

Box 10

Applications for employment and other employment documents, A-B

Box 11

Folder 1

Applications for employment and other employment documents, E

Box 11

Folder 2

Applications for employment and other employment documents, E-F

Box 11

Folder 3

Applications for employment and other employment documents, G

Box 11
Folder 4

Applications for employment and other employment documents, H
Box 11
Folder 5

Applications for employment and other employment documents, H
Box 11
Folder 6

Applications for employment and other employment documents, H
Box 11
Folder 7

Applications for employment and other employment documents, H-J
Box 12
Folder 1

Applications for employment and other employment documents, P-R
Box 12
Folder 2

Applications for employment and other employment documents, S-T
Box 12
Folder 3

List of salaried employees in the Richmond District, n.d.
Box 12
Folder 4

Weekly letters to employees, n.d.
Box 12
Folder 5

Agents' resolutions and appeals to management, 1913
Box 12
Folder 6

Employee payroll and earnings statements, 1965
Box 13

Agent's salary and commissions ledger, 1946
Box 14

Financial and Investment Account Records and Correspondence

Scope and Content

Financial account ledgers (85 volumes and 1.35 cu.ft.) consist of financial statements of rental agents (1 volume), n.d.; executive's correspondence concerning accounts and audits (.35 cu. ft.); Board of Directors' minutes concerning stock value (.05 cu.ft.), 1926; income tax and earnings statements (.05 cu.ft.), 1926; company cash account ledgers (30 volumes), 1914-1916, 1918-1919, 1923-1945, 1947-1960; check registers (3 volumes), 1932-1943; annual statements (24 volumes), 1906-1929; monthly rental property account ledger (1 volume), 1918; correspondence, invoices and receipts concerning investments and Club 533, Inc. (.90 cu.ft.), 1968-1980; miscellaneous financial account ledgers (2 volumes), 1940-1950, 1953-1973; Virginia Beneficial Life Insurance Company (Norfolk, Va.) financial account ledger (1 volume), 1916-

1917; policy account number ledgers (22 volumes), 1894-1914; and a policy account number ledger (1 volume) for the African-American Aid and Endowment Order of Virginia, n.d. Policyholder account ledgers are arranged by policy number and include policyholder's name, age, benefits, premium, beneficiary, agent's name, and year. Some ledgers also list county or Southern Aid Society of Virginia agent's branch location. Branches were found in Alexandria, Bristol, Charlottesville, Danville, Farmville, Fredericksburg, Lynchburg, Newport News, Norfolk, Petersburg, Portsmouth, Richmond, Roanoke, Saluda, Suffolk, Winchester, Virginia; and Washington, D.C.

Company cash account ledgers includes chronological lists of expenditures for checks, claims, telecommunications, salaries, commissions, advertising, real estate expenses, medical fees, traveling expenses, sundries, and postage. Also contains dated entries for company deposits stemming from premium collections, application fees, assessments, mortgages and bonds, loans, rents, employee deposits, and sundries.

Statements of rental agent

Box 15

Correspondence from P. H. Robinson, Superintendant, concerning audits and accounts

Box 16

Folder 1

Correspondence from C. W. Murray, Superintendant, concerning audits and accounts

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Folder 2

Correspondence from P. J. McPhail, Acting Superintendant, concerning audits and accounts

Box 16

Folder 3

Correspondence sent to S. H. Bell, Superintendant, from W. R. Allen concerning audits and accounts

Box 16

Folder 4

Board of Directors minutes concerning stock value, 1926

Box 16

Folder 5

Income tax and earnings statement, 1926

Box 16

Folder 6

Miscellaneous receipts and disbursements reports, n.d.

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Folder 7

Company cash account ledger, 1914

Box 17

Folder 1

Company cash account ledger, 1915

Box 17

Folder 2

Company cash account ledger, 1914

Box 17

Folder 1

Company cash account ledger, 1915

Box 17

Folder 2

Company cash account ledger, 1916

Box 18

Company cash account ledger, 1918-1919

Box 19

Folder 1

Company cash account ledger, 1923-1924

Box 19

Folder 2

Company cash account ledger, 1925-1926

Box 20

Folder 1

Company cash account ledger, 1926-1927

Box 20

Folder 2

Company cash account ledger, 1928-1929

Box 21

Folder 1

Company cash account ledger, 1929

Box 21

Folder 2

Company cash account ledger, 1930-1931

Box 22

Folder 1

Company cash account ledger, 1931-1932

Box 22

Folder 2

Company cash account ledger, 1933-1934

Box 23

Folder 1

Company cash account ledger, 1934-1936

Box 23

Folder 2

Company cash account ledger, 1936-1938

Box 24

Folder 1

Company cash account ledger, 1938-1940

Box 24

Folder 2

Company cash account ledger, 1940-1941

Box 25

Folder 1

Company cash account ledger, 1942-1943

Box 25

Folder 2

Company cash account ledger, 1944-1945

Box 26

Company cash account ledger, 1942-1945

Box 27

Folder 1

Company cash account ledger, 1947-1948

Box 27

Folder 2

Company cash account ledger, 1948-1960

Box 27

Folder 3

Company cash account ledger, 1949-1950

Box 28

Company cash account ledger, 1949-1950

Box 29

Folder 1

Company cash account ledger, 1950-1951

Box 29

Folder 2

Company cash account ledger, 1951-1952

Box 30

Folder 1

Company cash account ledger, 1953

Box 30

Folder 2

Company cash account ledger, 1954

Box 31

Folder 1

Company cash account ledger, 1957

Box 31

Folder 2

Company cash account ledger, 1953-1954

Box 32

Folder 1

Company cash account ledger, 1959-1960

Box 32

Folder 2

Check register, 1932-1936

Box 33

Folder 1

Check register, 1936-1940

Box 33

Folder 2

Check register, 1940-1943

Box 33

Folder 3

Annual statements, 1906-1929

Box 34

Monthly rental property account ledger, 1918

Box 35

Miscellaneous financial account ledger, 1940-1950

Box 36

Folder 1

Miscellaneous financial account ledger, 1953-1973

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Folder 2

Miscellaneous financial account ledger, 1940-1950, Virginia Beneficial Life Insurance Company (Norfolk Va.)

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Policy account number ledgers, 1894-1914

Box 38-59

Policy account number ledger, African-American Aid and Endowment Order of Virginia/Virginia State Relief Association, n.d.

Box 60

Correspondence, contracts, and invoices pertaining to the construction of the home office at 214 East Clay Street, 1930-1931

Box 61

Folder 1

General School Refunding Bonds for Rutherford County, North Carolina, 1940

Box 61

Folder 2

Correspondence, invoices and receipts pertaining to public improvement and civic bonds purchased by Southern Aid Society of Virginia 1951

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Folder 3

Real Estate Collateral Trust Notes, 1931

Box 61

Folder 4

Surety bonds for Southern Aid Society of Virginia employees, 1938, 1952

Box 61

Folder 5

Correspondence, invoices and receipts pertaining to stocks and bonds purchased by Southern Aid Society of Virginia, 1947-1978

Box 61

Folder 6

Correspondence, invoices and receipts pertaining to stocks and bonds purchased by Southern Aid Society of Virginia, 1921-1959

Box 61

Folder 7

Correspondence and documents pertaining to Club 533, Inc. insurance and loans, 1968-1980

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Folder 1

Schedules of Direct Reduction Loan for Club 533, Inc., 1968-1980

Box 62

Folder 2

Correspondence and documents pertaining to Club 533, Inc., insurance and loans, 1967-1980

Box 62

Folder 3

Managers' and Superintendants' reports, 1961-1977

Box 62

Folder 4

Property rental records and accounts, 1914-1929, 1977-1980

Box 62

Folder 5

Policyholder Records and Correspondence

Scope and Content

This series contains individual homeowners' policies and claims together with correspondence between agents and policyholders (.45 cu.ft.), 1950-1980. Also contains indices to agents' correspondence with policyholders ledgers (3 volumes), 1938-1939, 1950-1951, 1957-1963.

Correspondence with policyholder Nannie B. Higginbotham, 1914

Box 63

Folder 1

Correspondence concerning the real estate insurance of Null and Anne E. Knight of Portsmouth, Virginia, 1952-1953

Box 63

Folder 2

Correspondence concerning the real estate insurance of Robert and Alma Merriman of Norfolk, Va., 1955

Box 63

Folder 3

Correspondence concerning the real estate insurance of Elsie Miller of Norfolk, Va., 1957

Box 63

Folder 4

Correspondence concerning the real insurance of Mary A. Moore of Norfolk, Va., 1954, 1956, 1959

Box 63

Folder 5

Correspondence concerning the real estate insurance of Levi Muntford of Portsmouth, Va., 1955-1958

Box 63

Folder 6

Correspondence concerning the real estate insurance of Isaac and Evelyn Murphy of Portsmouth, Va., 1956

Box 63

Folder 7

Homeowners' policy documents for William L. Nance and Ruth A. Nance of Richmond, Va., 1955-1956

Box 63

Folder 8

Correspondence concerning the lease of Mattie L. Patterson in Princess Anne County, Va., 1958

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Folder 9

Homeowners' policy documents for Samuel O'Brien Payne of Fredericksburg, Va., 1951-1964

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Folder 10

Correspondence concerning the real estate insurance of Ernest, Edward, and Lillie Ann Pendleton of Norfolk, Va., 1959

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Folder 11

Correspondence concerning the real estate insurance of Lawrence R. and Elsie M. Penn of Norfolk, Va., 1955-1957

Box 63

Folder 12

Correspondence concerning the mortgage accounts of Edwin James and Georgette Pierce of Norfolk, Va., 1958-1959

Box 63

Folder 13

Correspondence concerning the real estate insurance of Peter Ray and Bertha Pitchford of Norfolk, Va., 1956-1960

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Folder 14

Correspondence concerning the real estate insurance of Kathryn Pretlow of Norfolk, Va., 1960

Box 63

Folder 15

Correspondence concerning the real estate insurance of Paul R. Raskin of Norfolk, Va., 1959-1960

Box 63

Folder 16

Correspondence concerning the real estate insurance of William and Rosa Mae Ricks of Norfolk, Va., 1958

Box 63

Folder 17

Correspondence concerning the real estate insurance of Walter A. and Amelia Riddick of Norfolk, Va., 1959

Box 63

Folder 18

Homeowners' policy documents for Peter S. and Madlyn Ridley of Washington, D.C., 1967-1979

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Folder 19

Correspondence concerning the real estate insurance of various policyholders, 1957-1958

Box 63

Folder 20

Index to agents' correspondence with policyholders ledger, 1938-1939

Box 64

Index to agents' correspondence with policyholders ledger, 1950-1951

Box 65

Index to agents' correspondence with policyholders ledger, 1957-1963

Box 66

Memorabilia and Miscellaneous, n.d.

Extent

0.45 cubic feet

Scope and Content

This series consists of miscellaneous memorabilia including blank forms, Southern Aid Society calendars,

envelopes, notices, and company licensure forms along with some correspondence with other African-American businesses.

Pennsylvania insurance company licensure documents for Southern Aid Society of Virginia, 1926

Box 67

Folder 1

Miscellaneous memorabilia including Southern Aid Society of Virginia calendars and a receipt book with an image of the company headquarters building, n.d.

Box 67

Folder 2

Blank Southern Aid Society of Virginia forms, n.d.

Box 67

Folder 3

Blank forms pertaining to death claims, n.d.

Box 67

Folder 4

Other companies blank insurance forms, n.d.

Box 67

Folder 5

Correspondence related to miscellaneous real estate, 1967

Box 67

Folder 6

Correspondence with other African-American organizations, 1916, 1917

Box 67

Folder 7

Notice of Southern Aid Society of Virginia special meeting, n.d.

Box 67

Folder 8

Southern Aid Society of Virginia envelope

Box 67

Folder 9

Virginia Beneficial Insurance Company letterhead, n.d.

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Folder 10