



Dr. Charles Clinton Spaulding

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A Businessman Doing the Lord's Work

by Victoria McAfee

Charles Clinton Spaulding was one of the most successful African-American businessmen of the 20th century. He helped establish and was later president of North Carolina Mutual Life Insurance, the largest African-American business of its time. It grew from assets of a few thousand dollars in 1899 to over a quarter million in 1910 during its rise to prominence. But more than being a successful businessman, Spaulding was a devoted Christian who brought the principles of his faith to work with him.

Spaulding was born in 1872, the second of 10 children, on a farm in Columbus County, North Carolina. Benjamin McIver Spaulding and Margaret Ann Moore, his parents, were wealthy landowners. His father wore several hats—he was a successful independent farmer, a blacksmith, a craft worker, and also held the office of county sheriff. Spaulding grew up watching those around him work hard and have a deep faith in the Lord.

In his youth, Spaulding worked exclusively on his father's farm, and that took precedence over his attendance at school. At the age of 20, he moved to Durham to stay with his uncle, Dr. Aaron Moore, a physician, philosopher, and philanthropist. In Durham, Spaulding completed grade school and started working various jobs. First, he was employed as a dishwasher, then a waiter, bellhop, and office worker. In 1898 he became the manager of a black-owned grocery store. That same year his uncle, plus John Merrick and several local black business owners, put in \$50 dollars apiece and established the North Carolina Mutual and Provident Association.

The first year the company was in operation, business was bad, and most of the investors pulled out except for Dr. Moore and John Merrick (a businessman with a string of successful barber shops). They reorganized the company in 1900 as North Carolina Mutual Life Insurance. Initially, Spaulding did whatever the company needed to help move it forward: "When I came into the office early in the morning...I rolled up my sleeves and swept the place as a janitor. Then I rolled down my sleeves and was an agent, and later I put on my coat and became a general manager."

The company initially sold industrial insurance, which was basically burial insurance. Part-time salespeople, usually school-teachers and ministers, collected small payments each week (about 10 cents) that covered the person for the next week. If the insurance payments were kept up to date, the company paid \$100 to the beneficiary, which covered the cost of a decent funeral and burial.

By 1910 this company was one of the largest black businesses in the U.S., and 13 years later, when Dr. Moore passed away, Spaulding became the company's president. He had picked up his uncle's social skills as well as his faith. He supported the philosophy of Booker T. Washington, who advocated that African Americans could gain equality through self-help and diligent work. "You can't drink from the spring high upon the mountain unless you climb for the water," Spaulding said.

While Durham was an obviously segregated city, the black community was recognized nationwide for the many opportunities it gave African Americans to start businesses there. In fact, Durham was nicknamed "the Black Wall Street," and prominent African-American leaders such as Washington and W.E.B. Du Bois visited the city to see the progress it had made in raising the economic level of its black citizens. They noted that the entire town was proud of the success of North Carolina Mutual Life

Insurance and that white businesses and black businesses had friendly competition, each one respecting the other. Washington said Durham "was the city of cities to look for prosperity of the Negroes and the greatest amount of friendly feeling between the two races of the South."

Spaulding saw businesses and the church enhancing each other. He recognized all black fraternal societies and businesses started in the church. His insurance company had Christian founders on a spiritual mission. They committed themselves not merely to making money but also to uplifting the struggling black community. Spaulding picked up the baton and credited his Christianity for his management style. Before each board meeting, he humbly stopped outside the door, acknowledging himself as God's instrument, His servant. He looked to God for guidance to direct his decisions: "I'm doing the Lord's work," he frequently said.

Spaulding treated the company's employees like family. The workers referred to him as "Papa." He held an open-door policy, welcoming employees to come into his office. His Bible was also open as he usually started his conversation with Scripture. He cared for those under his leadership. He stated the Christian businessman "satisf[ies] every complaint, receive[s] every visitor, listens to every plea and contributes to every cause believed to be worthy." He emphatically stated, "no poker players and whiskey drinkers worked for the Mutual." He wanted only upstanding employees who represented the company well and were good examples in the community. Spaulding called the working atmosphere "the good old Mutual spirit." At a company gathering, they sang spirituals and prayed, like a church service.

Spaulding's business helped fund Lincoln Hospital, North Carolina Central hospital, a library, local churches, and three newspapers. He and the founders were on a quest to save and improve the black community.

Before his death, he also launched Mechanics and Farmers Bank, Bankers Fire Insurance Company, and Mutual Savings and Loan Association. Spaulding was a leader in the National Negro Insurance Association and the National Negro Bankers Association. The New York Chamber of Commerce, a mostly white organization, invited him to become a member, which he did. He also served as a trustee for several colleges, including Howard University, Shaw University, and North Carolina College at Durham. Shaw, Tuskegee Institute, and Atlanta University all honored him with an honorary Doctor of Law. He also worked with the executive branch of the YMCA and the Boy Scouts of America.

In the area of politics and race relations, he established the Durham Committee on Negro Affairs and chaired the Urban League's Emergency Advisory Council. In that position he encouraged the city to establish parks, pools, and playgrounds in the black community and hire black policemen. He helped secure New Deal jobs for African Americans during the time of President Franklin D. Roosevelt, and his company weathered the Great Depression because of its thriftiness.

Spaulding's first wife (John Merrick's half-sister) passed away in 1919 after they had three sons and a daughter together. He married again, and his second wife, Charlotte Garner, died in 1971. Spaulding died of heart failure on his 78th birthday in 1952. At the time of his passing, North Carolina Mutual had assets of more than \$40 million and was the largest black-owned enterprise in the world. Today, the company is still headquartered in Durham and has total assets of \$162 million. But Spaulding did not die a millionaire. Even when he was president of the company, he was its employee, not the owner. His final estate was valued under \$200,000. He had let his money help others.



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