

**FREEDMEN,  
PHILANTHROPY,  
AND FRAUD**

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**A History of the  
Freedman's Savings Bank**



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**CARL R. OSTHAUS**

# Freedmen Philanthropy And Fraud A History Of The Freedmans Savings Bank

**Shennette Garrett-Scott**



## **Freedmen Philanthropy And Fraud A History Of The Freedmans Savings Bank:**

*Freedmen, Philanthropy, and Fraud* Carl R. Osthaus, 1976 History of Freedman s Savings and Trust Company in Washington D C [Encyclopedia of Emancipation and Abolition in the Transatlantic World](#) Junius P. Rodriguez, 2015-03-26 The struggle to abolish slavery is one of the grandest quests and central themes of modern history These movements for freedom have taken many forms from individual escapes violent rebellions and official proclamations to mass organizations decisive social actions and major wars Every emancipation movement whether in Europe Africa or the Americas has profoundly transformed the country and society in which it existed This unique A Z encyclopedia examines every effort to end slavery in the United States and the transatlantic world It focuses on massive broad based movements as well as specific incidents events and developments and pulls together in one place information previously available only in a wide variety of sources While it centers on the United States the set also includes authoritative accounts of emancipation and abolition in Europe Africa the Caribbean and Latin America The Encyclopedia of Emancipation and Abolition provides definitive coverage of one of the most significant experiences in human history It features primary source documents maps illustrations cross references a comprehensive chronology and bibliography and specialized indexes in each volume and covers a wide range of individuals and the major themes and ideas that motivated them to confront and abolish slavery [Savings and Trust](#) Justene Hill Edwards, 2024-10-22 A Publishers Weekly Best Nonfiction Book of 2024 A leading historian exposes how the rise and tragic failure of the Freedman s Bank has shaped economic inequality in America In the years immediately after the Civil War tens of thousands of former slaves deposited millions of dollars into the Freedman s Bank African Americans envisioned this new bank as a launching pad for economic growth and self determination But only nine years after it opened their trust was betrayed and the Freedman s Bank collapsed Fully informed by new archival findings historian Justene Hill Edwards unearths a major turning point in American history in this comprehensive account of the Freedman s Bank and its depositors She illuminates the hope with which the bank was first envisioned and demonstrates the significant setback that the sabotage of the bank caused in the fight for economic autonomy Hill Edwards argues for a new interpretation of its tragic failure the bank s white financiers drove the bank into the ground not Frederick Douglass its final president or its Black depositors and cashiers A page turning story filled with both well known figures like Abraham Lincoln Frederick Douglass Jay and Henry Cooke and General O O Howard and less well known figures like Dr Charles B Purvis John Mercer Langston Congressman Robert Smalls and Ellen Baptiste Lubin *Savings and Trust* is necessary reading for those seeking to understand the roots of racial economic inequality in America *Prologue*, 1996 **The Frederick Douglass Encyclopedia** Julius E. Thompson, James L. Conyers Jr., Nancy J. Dawson, 2009-12-09 A new cornerstone reference for students scholars and general readers on Frederick Douglass his life writings speeches political views and legacy Like no other reference before it The Frederick Douglass Encyclopedia celebrates and investigates the life writings and activism of one of the most influential

African Americans in U S history The Frederick Douglass Encyclopedia offers more than 100 alphabetically organized entries covering Douglass s extraordinary journey from childhood in bondage to forceful spokesperson for equality and freedom before during and after the Civil War In addition to biographical details the book looks at the full breadth of Douglass s writings and speeches as well as the events that shaped his intellect and political views Together these entries create an enduring portrait of one of the nation s most iconic figures a man who went from slavery to invited guest in Abraham Lincoln s White House whose commitment to freedom for all led to his participation in the first women s rights conference at Seneca Falls and whose profound influence ranged well beyond the borders of the United States

**Navigating Liberty** John Cimprich,2022-11-02 Winner of the Phi Alpha Theta Best Subsequent Book Award When thousands of African Americans freed themselves from slavery during the American Civil War and launched the larger process of emancipation hundreds of northern antislavery reformers traveled to the federally occupied South to assist them The two groups brought views and practices from their backgrounds that both helped and hampered the transition out of slavery While enslaved many Blacks assumed a certain guarded demeanor when dealing with whites In freedom they resented northerners paternalistic attitudes and preconceptions about race leading some to oppose aid programs included those related to education vocational training and religious and social activities initiated by whites Some interactions resulted in constructive cooperation and adjustments to curriculum but the frequent disputes more often compelled Blacks to seek additional autonomy In an exhaustive analysis of the relationship between the formerly enslaved and northern reformers John Cimprich shows how the unusual circumstances of emancipation in wartime presented new opportunities and spawned social movements for change yet produced intractable challenges and limited results *Navigating Liberty* serves as the first comprehensive study of the two groups collaboration and conflict adding an essential chapter to the history of slavery s end in the United States

*The Harvard Guide to African-American History* Evelyn Brooks Higginbotham,2001 This massive guide sponsored by the W E B Du Bois Institute for Afro American Research at Harvard University and compiled by renowned experts offers a compendium of information and interpretation on over 500 years of black experience in America

**How the Other Half Banks** Mehrsa Baradaran,2015-10-06 The United States has two separate banking systems today one serving the well to do and another exploiting everyone else *How the Other Half Banks* contributes to the growing conversation on American inequality by highlighting one of its prime causes unequal credit Mehrsa Baradaran examines how a significant portion of the population deserted by banks is forced to wander through a Wild West of payday lenders and check cashing services to cover emergency expenses and pay for necessities all thanks to deregulation that began in the 1970s and continues decades later Baradaran argues persuasively that the banking industry fattened on public subsidies including too big to fail bailouts owes low income families a better deal *How the Other Half Banks* is well researched and clearly written The bankers who fully understand the system are heavily invested in it Books like this are written for the rest of us Nancy Folbre New York Times Book Review

How the Other Half Banks tells an important story one in which we have allowed the profit motives of banks to trump the public interest Lisa J Servon American Prospect

*American Indian Policy and American Reform* Christine Bolt,2023-10-20 First published in 1987 American Indian Policy and American Reform examines key aspects of American Indian policy and reform in the context of American ethnic problems and traditions of reform The first four chapters provide a chronological survey discussing racial attitudes economic issues the role of the Bureau of Indian Affairs missionary and reformer involvement with government policy the political interaction of Indians and whites and other continuing differences between the two races The second part of the book examines important themes which illuminate the difficulties of the assimilation campaign In a series of case studies Prof Bolt explores Indian black white relations in the South and Indian Territory American anthropologists and American Indians Indian education from colonial times to the 20th century Indian women urban Indians since the Second World War and Indian political protest groups This book will be of interest to students of American history minority history and race relations

**Assets and the Poor** Michael Sherraden,2016-09-16 This work proposes a new approach to welfare a social policy that goes beyond simple income maintenance to foster individual initiative and self sufficiency It argues for an asset based policy that would create a system of saving incentives through individual development accounts IDAs for specific purposes such as college education homeownership self employment and retirement security In this way low income Americans could gain the same opportunities that middle and upper income citizens have to plan ahead set aside savings and invest in a more secure future

From Slavery to Agrarian Capitalism in the Cotton Plantation South Joseph P. Reidy,2000-11-09 Reidy has produced one of the most thoughtful treatments to date of a critical moment in southern history placing the social transformation of the South in the context of the age of capital and the changes in the markets ideologies etc of the Atlantic world system Better than anyone perhaps Reidy has elaborated both the large and small narratives of this development connecting global forces with the initiatives and reactions of ordinary southerners black and white Thomas C Holt University of Chicago Joseph Reidy s detailed analysis of social and economic developments in central Georgia during and after slavery will take its place among the standard works on these subjects Its discussions of the expansion of the cotton kingdom and of the changes after emancipation make it necessary reading for all concerned with southern and African American history Stanley Engerman University of Rochester Successfully places the experience of one region s people into the larger theoretical context of world capitalist development and in the process challenges other scholars to do the same Rural Sociology

**Christian Reconstruction** Joe M. Richardson,2009-01-20 Christian Reconstruction traces the history of the American Missionary Association the most ambitious and successful of the many benevolent societies that worked with the former slaves during the Civil War and Reconstruction

**The Black Abolitionist Papers** C. Peter Ripley,Roy E. Finkenbine,2000-11-09 This five volume documentary collection culled from an international archival search that turned up over 14 000 letters speeches pamphlets essays and newspaper editorials reveals

how black abolitionists represented the core of the antislavery movement While the first two volumes consider black abolitionists in the British Isles and Canada the home of some 60 000 black Americans on the eve of the Civil War the remaining volumes examine the activities and opinions of black abolitionists in the United States from 1830 until the end of the Civil War In particular these volumes focus on their reactions to African colonization and the idea of gradual emancipation the Fugitive Slave Law and the promise brought by emancipation during the war

**The Business of America** John Steele Gordon,2002-06-01 Surveying almost 400 years of enterprise on this continent The Business of America celebrates the high points and occasional lows in the history of business from colonial days to the present

*Banking on Freedom* Shennette Garrett-Scott,2019-05-07 Between 1888 and 1930 African Americans opened more than a hundred banks and thousands of other financial institutions In Banking on Freedom Shennette Garrett Scott explores this rich period of black financial innovation and its transformative impact on U S capitalism through the story of the St Luke Bank in Richmond Virginia the first and only bank run by black women Banking on Freedom offers an unparalleled account of how black women carved out economic social and political power in contexts shaped by sexism white supremacy and capitalist exploitation Garrett Scott chronicles both the bank s success and the challenges this success wrought including extralegal violence and aggressive oversight from state actors who saw black economic autonomy as a threat to both democratic capitalism and the social order The teller cage and boardroom became sites of activism and resistance as the leadership of president Maggie Lena Walker and other women board members kept the bank grounded in meeting the needs of working class black women The first book to center black women s engagement with the elite sectors of banking finance and insurance Banking on Freedom reveals the ways gender race and class shaped the meanings of wealth and risk in U S capitalism and society

Kentucky in the Reconstruction Era Ross A. Webb,2021-10-21 Although Kentucky was not subject to reconstruction as such the period of readjustment following the Civil War was a troubled one for the Commonwealth Violence begun by guerillas continued for years In addition white Regulators tried to cow the new freedmen and keep them in a perpetual state of fearful submission that would assure the agricultural labor supply Their attacks produced exactly the effects whites least desired the blacks became all the more determined to leave the countryside and the federal government imposed the Freedmen s Bureau to protect the former slaves Kentucky in the Reconstruction Era shows how this and other forms of federal intervention angered even the most loyal white citizens leading to Kentucky s hostility to the national administration and consequent reputation as a state dominated by ex Confederates Gradually however things began to change as hopes for future prosperity outweighed past disappointments While the old feuds were not healed during this period many of the state s leaders shifted their attention to more productive matters and the way was opened to eventual reconciliation

The Frederick Douglass Papers Frederick Douglass,2021-01-01 The journalism and personal writings of the great American abolitionist and reformer Frederick Douglass Launching the fourth series of The Frederick Douglass Papers designed to

introduce readers to the broadest range of Frederick Douglass's writing this volume contains sixty seven pieces by Douglass including articles written for North American Review and the New York Independent as well as unpublished poems book transcriptions and travel diaries Spanning from the 1840s to the 1890s the documents reproduced in this volume demonstrate how Douglass's writing evolved over the five decades of his public life Where his writing for publication was concerned mostly with antislavery advocacy his unpublished works give readers a glimpse into his religious and personal reflections The writings are organized chronologically and accompanied by annotations offering biographical information as well as explanations of events mentioned and literary or historical allusions

**Reconstruction in the Cane Fields** John C. Rodrigue, 2001-05 In *Reconstruction in the Cane Fields* John C Rodrigue examines emancipation and the difficult transition from slavery to free labor in one enclave of the South the cane sugar region of southern Louisiana In contrast to the various forms of sharecropping and tenancy that replaced slavery in the cotton South wage labor dominated the sugar industry Rodrigue demonstrates that the special geographical and environmental requirements of sugar production in Louisiana shaped the new labor arrangements Ultimately he argues the particular demands of Louisiana sugar production accorded freedmen formidable bargaining power in the contest with planters over free labor Rodrigue addresses many issues pivotal to all post emancipation societies How would labor be reorganized following slavery's demise Who would wield decision making power on the plantation How were former slaves to secure the fruits of their own labor He finds that while freedmen's working and living conditions in the postbellum sugar industry resembled the prewar status quo they did not reflect a continuation of the powerlessness of slavery Instead freedmen converted their skills and knowledge of sugar production their awareness of how easily they could disrupt the sugar plantation routine and their political empowerment during Radical Reconstruction into leverage that they used in disputes with planters over wages hours and labor conditions Thus sugar planters far from being omnipotent overlords who dictated terms to workers were forced to adjust to an emerging labor market as well as to black political power The labor arrangements particular to postbellum sugar plantations not only propelled the freedmen's political mobilization during Radical Reconstruction Rodrigue shows but also helped to sustain black political power at least for a few years beyond Reconstruction's demise in 1877 By showing that freedmen under the proper circumstances were willing to consent to wage labor and to work routines that strongly resembled those of slavery *Reconstruction in the Cane Fields* offers a profound interpretation of how former slaves defined freedom in slavery's immediate aftermath It will prove essential reading for all students of southern African American agricultural and labor history

[Slavery and Freedom in Savannah](#) Leslie M. Harris, Daina Ramey Berry, 2014-02 *Slavery and Freedom in Savannah* is a richly illustrated accessibly written book modeled on the very successful *Slavery in New York* a volume Leslie M Harris coedited with Ira Berlin Here Harris and Daina Ramey Berry have collected a variety of perspectives on slavery emancipation and black life in Savannah from the city's founding to the early twentieth century Written by leading historians

of Savannah Georgia and the South the volume includes a mix of longer thematic essays and shorter sidebars focusing on individual people events and places The story of slavery in Savannah may seem to be an outlier given how strongly most people associate slavery with rural plantations But as Harris Berry and the other contributors point out urban slavery was instrumental to the slave based economy of North America Ports like Savannah served as both an entry point for slaves and as a point of departure for goods produced by slave labor in the hinterlands Moreover Savannah s connection to slavery was not simply abstract The system of slavery as experienced by African Americans and enforced by whites influenced the very shape of the city including the building of its infrastructure the legal system created to support it and the economic life of the city and its rural surroundings Slavery and Freedom in Savannah restores the urban African American population and the urban context of slavery Civil War and emancipation to its rightful place and it deepens our understanding of the economic social and political fabric of the U S South This project is made possible by a grant from the U S Institute of Museum and Library Services This volume is published in cooperation with Savannah s Telfair Museum and draws upon its expertise and collections including Telfair s Owens Thomas House As part of their ongoing efforts to document the lives and labors of the African Americans enslaved and free who built and worked at the house this volume also explores the Owens Thomas and Telfair families and the ways in which their ownership of slaves was foundational to their wealth and worldview *Soldiers of Light and Love* Jacqueline Jones,1992-10-01 *Soldiers of Light and Love* is an acclaimed study of the reform minded northerners who taught freed slaves in the war torn Reconstruction South Jacqueline Jones s book first published in 1980 focuses on the nearly three hundred women who served in Georgia in the chaotic decade following the Civil War Commissioned by the American Missionary Association and other freedmen s aid societies these middle class New Englanders saw themselves as the postbellum evangelical heirs of the abolitionist cause Specific in compass but wide ranging in significance *Soldiers of Light and Love* illuminates the complexity of class race and gender issues in early Victorian America

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### **Freedmen Philanthropy And Fraud A History Of The Freedmans Savings Bank Introduction**

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