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The Black Dollar in Nineteenth-Century Baltimore

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Abstract

When did Black communities begin having access to significant amounts of money? Were the Black economic enclaves or Black Wall Streets which developed in the first decades of the twentieth century in places like Richmond, Chicago and Durham, the first communities where the Black dollar demonstrated Black economic success? This paper argues that although Blacks in nineteenth-century Baltimore did not demonstrate wealth through widespread property ownership there was a significant amount of money flowing through the Black community. This suggests, apart from its need to solve community problems created by overpopulation and racial discrimination, Baltimore may have been the first noteworthy Black economic enclave in the nineteenth century.

Key Words: African Americans, bank accounts, benevolent organizations, personal wills.

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Introduction

Black economic prosperity is usually viewed as beginning in the early part of the twentieth century. Studies have addressed Black economic success by devoting attention to African-American entrepreneurial endeavors and the creation of Black Wall Streets in places like Richmond, Durham, Chicago, and Tulsa at the end of the nineteenth and beginning of the twentieth centuries.[1] These studies make clear the role of Black institutions, such as insurance companies, banks, and businesses in economically undergirding Black communities. Before this era though, how is economic success in Black communities measured? Juliet E.K. Walker (2009) has shown that there have been individually wealthy African Americans since the beginning of American history. Walker's massive study, *The History of Black Business in America*, examines the personal estates of some of the wealthiest Blacks from the colonial era to the twentieth century, which, while helpful, omits the economic lives of ordinary people and their role in calculating economic progress in Black communities.

One method for measuring the wealth of ordinary individuals and their communities is property ownership.[2] Possibly because of the association of property with the pursuit of happiness, or because of its ability to produce wealth, property has always been an important marker of economic success. But was property the best indicator of economic prosperity during the nineteenth century for African Americans? Although Baltimore had the largest population of African Americans before the Civil War, compared to other urban centers, such as New Orleans, Charleston, and Philadelphia, there were not a large amount of Black property owners in Baltimore. In 1850, free Black property owners made up 0.06 percent Baltimore's population, a number which had risen to 0.91 percent in 1860 (Christopher Phillips 1997, 154-155). Phillips, whose *Freedom's Port* is probably the best monograph on the development of Baltimore's free Black community, suggests that "[o]f the free Black populations of fourteen major cities in the nation in 1850, Baltimore free Blacks were least likely to own property" (ibid., 155). This was in spite of the fact that local authorities placed "no restrictions on the acquisition or holding of property by blacks in Maryland throughout the early decades of the Nineteenth century" (Bettye J. Gardner 1971, 157).

In addition, although many Blacks did not own property, some records, such as census records, fail to capture the extent of Black engagement with property in Baltimore. This is partly because the idea of "ownership" in Baltimore is difficult to pin down. In Baltimore, if a person was leasing a lot or subleasing property in most cases, they could use the property as if they were the *fee simple* owner. If a person held a leasehold on a piece of land, they could sell it or sublease the property to someone else, as long as they paid the ground rent each month and all other necessaries taxes. In some ways at least, they could in theory act as the *fee simple* owner. The ground rent system was a relic of the early days Baltimore Town, when city leaders were trying to encourage the purchase of city lots. Early settlers could purchase and sell lots even if they were not the actual *fee simple* owners of the land. In many cases, down payments were not required. This practice, though, could become complicated as multiple

[1] For a recent study on Richmond's economic success in the first decades of the twentieth century see Shennette Garrett-Scott (2019). For recent work on Chicago see Robert E. Weems and Jason P. Chambers (2017). For a classic study on Durham's Black Wall Street or Hayti community see Walter B. Weare (1993).

[2] Generally, I will be using property ownership broadly to refer to real estate ownership. I will also be using property ownership to refer to personal items, such as watches, furniture, and other material items. In Baltimore, occupants had to pay a ground rent for the land on which the physical buildings they lived in stood. I will, therefore, draw a distinction between *fee simple* ownership of land and leasing and renting of homes on *fee simple* property owned by someone other than the occupants. The *Dictionary of Real Estate* defines "fee simple" as, "The largest, most complete bundle of rights one can hold in property. It expressly establishes the title to real property in the owner, without limitation. The owner may dispose of the property by sale or trade" (Jae K. Shim, et al. 1996, 113).

"owners", claimed title to properties. Eventually, the system was altered. Thus, ownership in antebellum and postbellum Baltimore could become convoluted, and in some instances, it was not clear who actually "owned" property unless land records were used (Garrett Power 1992; 1993).

The records of the Savings Bank of Baltimore (hereafter SBB), when triangulated with other economic records, such as land records and personal wills, suggest Black communities possessed a significant amount of collective money and property (realty and personal) prior to the era of Black Wall Streets at the beginning of the twentieth century. The SBB was a white-owned savings bank founded in 1818 around the same time as other thrift organizations, such as buildings and loan institutions. These organizations established in urban areas were designed to help the working poor help themselves. The SBB was one of the leading, if not *the* leading, savings banks in Baltimore during the middle of the nineteenth century. Used primarily by European immigrants, Blacks and widows, the primary draw of this financial institution were possibilities for significant annual interest and extra dividend payments available to depositors. The Bank gave depositors, regardless of skin color, 4 percent interest on their savings (until the end of the nineteenth century), and an extra dividend of up to 9 percent on savings, which was contingent upon the frequency of withdrawals. These *possibilities* drew free Blacks to the Bank as they sought to both survive and give evidence of their readiness for citizenship in antebellum America (Peter Payne and Lance Davis 1956, 36-41). Another draw was that many of Baltimore's wealthiest free Blacks—Thomas Green, a West Indian barber, Frederick Jakes, a well-known bootblack, his son Henry Jakes, possibly the most well-known Black caterer in Baltimore in the nineteenth century and John Fernandis, another well-known West Indian barber—used the SBB to become relatively wealthy. There were also a number of domestics and washerwomen who saved large amounts of money. Both groups were exemplary for other Blacks who were not familiar with or who had doubts about using a financial institution for the first time.

These records also argue that in addition to exceptional Blacks there were a good number of ordinary Black people who possessed significant sums of money and property and used their material prosperity to strengthen their communities through bequeathals to Black institutions and loved ones. Lastly, the economic muscle used by Blacks to educate their children, build churches, and participate in other economic activities presents the lack of Black property ownership as a misrepresentation of the amount of money that flowed through Black Baltimore during the antebellum and postbellum eras. These records suggest then, that Black economic prosperity in some urban Black communities, needed to be measured through Black economic activity not only individual or collective property ownership.

The above is not meant to romanticize Black economic prosperity in the nineteenth century. To be sure, many free Blacks were so impoverished that historians viewed them in almost the same light as slaves. As one historian explained, if "many free Negroes made a comfortable living, most were pushed into dismal poverty, forced to live and work under conditions barely distinguishable from those of the mass of slaves" (Ira Berlin 1976, 218). Another historian noted that while some antebellum Blacks built "modest fortunes", most Black Baltimoreans "owned little of significance" (Gardner 1976). Yet, the lack of property ownership did not mean an impressive amount of cash did not exist within the Black community. It is unclear exactly how much cash flowed within the Black community and how much left; however, this article suggests a significant amount stayed in the community. Blacks paid for private education at Black-run schools, supported Black-owned churches, financially supported Black benevolent societies, and invested in Black-owned businesses. Yet, they also purchased consumer items from white retailers and at the beginning of the twentieth century, when many Black cooperative initiatives failed, the lament of newspaper editors was the lack of Black economic support.[3] This suggests white business owners welcomed the Black dollar, which undermined the creation of a Black Wall Street in nineteenth century Baltimore.

Inability to pay monthly and yearly property expenses, such as ground rents and property taxes, also helps explain why more Blacks did not own property. For example, in 1866 Cato Blake, who will be discussed later, was assessed $20.91 in property taxes for a house on Rock Street that was valued at $1,525 and furniture and a horse valued at $140 (Maryland State Archives 1866). He also was required to pay $30 for the ground rent for his house on Rock Street (BCSCLR 1870). For the modern-day observer these amounts may seem paltry, yet a $30 ground rent would have required saving an extra month of wages throughout the course of a year (ground rents were due once a year). When these expenses were conjoined with the cost of meeting everyday needs for food and clothing it becomes clearer why more Blacks may have felt that donating to a benevolent organization or church was a better economic choice than leasing or owning property. Not only were these expenses beyond the means of many Black Baltimoreans, but many who were illiterate may not have wanted to go to the trouble of trying to develop the financial literacy needed to understand real estate ownership.

Another obvious reason was the cost of real estate. Loren Schweninger (1997, 159) in his powerful study chronicling Black property owners in the South suggested the average value of real estate in Maryland was $661 in 1860 and $888 in 1870. If the average daily wage was between $1 and $1.25, saving up to purchase land and the house on that land could have taken twenty years.[4] Many Blacks depended on kind relatives or savings banks, where they earned interest and extra dividends, as the avenues for building enough capital to purchase real estate. Blacks who were not fortunate enough to have either could instead support their local church or a benevolent organization and still feel that they were making a strong contribution to their community and also demonstrating their readiness for citizenship.

The Estate of Eliza Cornish

While Blacks were not wealthy, many had enough money to provide financial scaffolding for both their individual families and also the larger community through community organizations. For example, Eliza Cornish's savings record is impressive. Although not the wealthiest depositor at the bank, she saved a significant amount of money. Her savings account and personal will also give credence to the idea that in many cases bequeathing cash to relatives and friends was more helpful than bequeathing real estate. When her savings account closed in August 1887, her last withdrawal was for $4,666.11, or about $150,000 today (MeasuringWorth.com).[5] Being a widow, she saved her money over a long period of time, and she was clear on how she wanted her money distributed. She bequeathed to Nathaniel Gibson, her nephew, $700 (about $22,500 today); Frisby Gross, $650 (about $21,000); Robert Wright, her nephew, $600 ($19,300); Albert Kane, $600; Malachi Gibson, $500 ($16,000); Matilda Gibson, $50 ($1,600); Mary Gibson, $50; Mary J. Jones, her niece, $50; Mary Cornelia John, $50; and John Wesley Cornish, her step-son, $100 ($3,200). To Joseph Gibson and William Thomas Gibson, Eliza bequeathed $100 each and specified these monies had to be deposited in one of the savings banks in Baltimore, and "devised so that the interest or income may be applied to their benefit during minority, and as each of said devises attains his majority then I order and direct that said devisee shall become absolute" (MRWR Will Books 1886). Thus, while Joseph and William Gibson were minors, their money could not be withdrawn; it

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[3] For more on Black economic initiatives failing in Baltimore at the beginning of the twentieth century see Chapter 10, "The Economics of Blackness", in William Paul George (1972).

[4] For examples of antebellum wages see Gary L. Browne (1980, 98).

[5] I will be using MeasuringWorth.com to compare antebellum and postbellum dollar amounts to approximate current-day dollar amounts.

was to collect interest and when they reached the age of 18 (usually when minority ended), Eliza's stipulations over their accounts would end.[6] After listing her specific bequests she then wanted the remainder of all her property divided equally among the heirs named.

Eliza died on April 27, 1887. There were two withdrawals from her account before the last one for $4,666.11: one on May 14, 1887 for $197 and another on June 25, 1887 for $119. If these were related to her funeral expenses and outstanding debts, her heirs would have had $1,116.11 (about $36,000 today), to split among themselves, in addition to Eliza's specific bequests.[7] Lastly, if anyone tried to contest her will they automatically forfeited their inheritance (MRWR Will Books 1886). Eliza's generosity would have provided significant financial support in a number of different areas; it could have helped offset job discrimination, provided necessary money to combat illness, paid for tuition at one of the independent Black schools such as Watkins Academy, supplemented lack of income during winter months, and mitigated job loss to some degree.

Churches and Societies

Three of the most important places where Black Baltimoreans utilized their monies were churches, benevolent and fraternal organizations, and savings banks. Some Blacks also bought shares in companies and building and loan associations. In all, antebellum Blacks in Baltimore organized over a dozen churches, between 35-40 benevolent organizations, and possibly 15 schools (Gardner 1976, 361). And they did most of this through their own financial resources. Indeed, in addition to Blacks using their cash to educate their children, Blacks paid taxes to municipal officials for the support of Baltimore's public schools (ibid.). In 1839 a group of concerned Blacks petitioned the mayor expressing the inconsistency of asking Blacks to pay taxes for public school education while at the same time not providing Black school children with educational opportunities (ibid.). Blacks depended upon donations primarily from the Black community and also sympathetic whites to educate their beloved children (Gardner 1976, 362). At Watkins Academy, run by William Watkins, one of the most gifted Black educators in antebellum Baltimore, and uncle of the famous poet Frances Ellen Watkins Harper, students paid $2 a quarter for instruction and higher grades paid $5 (Gardner 1976, 365). Ultimately Black churches, some sympathetic whites such as the Quakers, independent schools established by exceptional Blacks such as Daniel Coker and William Lively, and leaders at the Oblate Sisters of Providence provided education for Black children before the Civil War (Gardner 1976, 366).

The main places, though, where Black people collectively used their money were churches. There were "sixteen black churches and missions", in Baltimore by 1860 (Phillips 1997, 140). An estimated "6,400 black worshippers were enrolled as active members of these churches, representing more than one-fifth of the city's total black population" (ibid., 140-141). That number was probably higher when Black membership to Catholic churches is considered. Blacks helped pay for church buildings using the meager wages earned in unskilled occupations. In churches, Blacks of every monetary tier could participate economically, simply by practicing the church discipline of tithing, which helped pay off debt owed for church buildings. For example, the building for Bethel A.M.E. Church cost $16,000 ($543,000 today). Bethel's members paid $5,000 down and were able to finish paying for the building in eight years (Gardner 1971, 100). In another example the Saratoga Street Baptist Church building cost $18,207, but its members had paid down the mortgage so that only $8,659 was left (ibid.). The members of Sharp Street A.M.E. church were able to purchase a new building in 1860 for

[6] For more on the term "absolute" see John Bouvier (1862). For more on the terms "minority" and "majority" see Bouvier (1868).

[7] For Eliza Cornish's account of 1886 see MSA, Series 9: SBB, Deposit Ledgers, 1886-1888.

between $7,000 and $8,000. By 1862 it was completely paid off (Bettye Collier-Thomas 1971, 44). In 1875, Union Baptist Church was rebuilt for $20,000 (Collier-Thomas 1971, 62).

W.E.B. Du Bois (1899, 1967) found a similar situation in Philadelphia at the end of the nineteenth century. He reported that Philadelphia had 55 African American churches "with 12,845 members owning $907,729 [or $33.5 million today] worth of property with an annual income of at least $94,948 [or $3.5 million today]" (Du Bois 1899, 221). He rightfully suggested that Philadelphia's churches demonstrated "the organized efforts of the race better than any other organizations" (ibid.). Even though it was a requirement, giving money to churches allowed Blacks to feel connected to something that had meaning which was not ultimately controlled by the dominant culture. Many Blacks endured the daily, dirty humiliating nature of unskilled labor. Sitting in a church pew within a beautiful edifice that you were helping to pay for went a long way in encouraging Black dignity, especially if the week ahead meant more backbreaking work loading and unloading goods at Baltimore's Inner Harbor or working under a scornful eye in the home of an employer.

In addition to financially stabilizing African-American churches, there were several benevolent organizations in Baltimore that Blacks supported throughout the nineteenth century. Although Gardner suggests there were between 35-40 such organizations, the records of the SBB provide the savings accounts of 72 organizations in Baltimore in 1850 (MSA Series 9: SBB Deposit Ledgers, 1850-1852).[8] This large number makes clear their significance to the Black community. Many of these benevolent organizations or societies such as, Star in the East, Zion Travellers [sic] Society, United Daughters of Ebenezer, Union Daughters of Bethel, United Star of Bethel, The Female Macedonian Association, United Sons of Solomon, The Wesleyan Brothers, and the Beneficial Baptist Daughters of Baltimore, were affiliated with churches.

There were a few trade organizations with SBB accounts, such as The 1st Colored Baltimore Barber's Beneficial Society, United Draymen's Aid Society and the African Labourer's Society. Some societies were associated with influential members of the Black community, such as the 1st Impartial Daniel Coker Society or the Benevolent Daughters of Mary A. Prout. There were societies based on age, such as the Young Women's Beneficial Society and the Old Men's Beneficial Society. As well as, organizations that seem to encourage uplift, such as The Rising Female Society, African Mutual Beneficial Society, The Female Immediate Aid Society, and the Double Beneficial Society. In addition, there were secret societies with accounts, such as The Wise Men of the East and the Good Samaritan Society (MSA Series 9: SBB Deposit Ledgers, 1850-1852).

These organizations helped provide relief for widows and the destitute, but they were also a creative means of collecting money from a population of people who were generally poor. Collectively, these 72 organizations held $22,541.23 ($834,000 today), an average of about $313.07 ($11,600 today) per organization (MeasuringWorth.com).[9] What is important about these numbers is not their value—$11,600 today for most organizations today has limited reach—but the idea that these organizations found ways to raise money to meet the needs of their community on their own. Blacks were motivated by necessity—there were over

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[8] There were actually 75 organizations in the records for 1850 but three of them were not Black organizations: the Treasury of the Maryland State Colonization Society, Improved Order of Red Men (Pocahontas Tribe), and the Baltimore Association for the Education of Colored Children. Jefferey R. Brackett (1890, 48) suggests 25 societies existed before the Civil War, and that by 1890 between 60-70 existed.

[9] Here I am using the *purchase* calculation instead of the *wealth held* calculation (about $15,881,000) from MeasuringWorth.com. The latter number may make more sense, but I do not want to exaggerate the savings of these organizations.

25,000 Black people in Baltimore by the 1850s—and stereotypical ideas which portrayed them as lazy and improvident.[10]

The account balances for these organizations tells a story of activity and saving: some balances were low, probably because they were using funds to aid contributors and others were more robust as they prepared to offer relief for Baltimore's Black population. For example, The Colored Freeman Mutual Relief Society had $31.94 saved in April of 1850.[11] In the same month, the Female Branch Union Society of Baltimore held $566.97 (about $22,200 today), the Members of The Female Immediate Aid Society $1,197 (nearly $47,000 today), the 1st Colored Baltimore Barbers Beneficial Society $418.94, the African Labourer's Society $370.86, and the United Draymen's Aid Society $235.12 (MSA Series 9: SBB Deposit Ledgers 1850-1852).[12]

The size of Baltimore's antebellum and postbellum Black population—Baltimore had the largest Black population before the Civil War and third largest after the War—was undoubtedly overwhelming for many of these organizations. Especially after the Civil War, Blacks flocked to Baltimore from the countryside as way of trying to experience what freedom had to offer. The needs of such a large population would have represented a challenge for these organizations, but many of them continued to exist up until the twentieth century, which demonstrates their resilience and effectiveness in continuing to support Baltimore's Black community (MSA Series 9: SBB Deposit Ledgers, 1850-1879).[13]

In 1884, a report was given at a meeting held in Baltimore that gives specific details into the innerworkings of these organizations. The total membership of forty organizations was 2,100. Membership stood at between thirty and sixty per organization. In all, almost 1,400 members were buried, while these organizations had spent more than $45,000 (over $1.4 million today) on funeral expenses. They reported that $125,000 (over $3.9 million today) was used for "sick dues," and $27,000 (about $850,000 today) paid to widows. More than $10,700 (about $337,000 today) had been used to pay house rents, and more than $11,300 (about $355,000 today) given for "incidental expenses" (Brackett 1890, 49; MeasuringWorth.com). In addition, these societies reported that they were able to pay back their members "from unexpended balances, as dividends", more than $40,000. The organizations reported that they had more than $21,400 in banks, with the "total amount of money handled by all had been nearly $290,000" (Brackett 1890, 49). Thus, many Blacks, potentially those with less income, placed more faith in benevolent societies than they did churches or savings banks. They could get help with burial, receive money if a spouse died and possibly receive a small dividend when the economy was thriving.

The report also gave specific details related to the weekly and monthly payments required of members. Members were required to pay $.50 a month for membership, while the usual payment, presumably when a member was in need, was "$4.00 a week for a number of weeks", and less than that during sickness. Members, or their families, received $40 to help

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[10] One place to find population numbers is Phillips (1997, 235).

[11] The Bank dispensed interest payments on April 1 of each year, thus it is kind of like the Bank's "New Year". 1850 is the first year that I used in my research of the SBB.

[12] Other example account balances in April 1850 include: The United Beneficial Society of Young Men $561.64; The Female Friendly Benevolent Society $1,632.65 (about $64,000 today); The Double Beneficial Society $761.63 (nearly $30,000 today); The Union Sons of Baltimore $498.97; and The Daughters of Sharp Street $441.36. The Good Samaritan Society had $623.54 ($23,000 today) in their account in April of 1859. By April of 1874 they had $1,310.32 (over $35,000 today) saved. The Wise Men of the East had $562.89 in their account in April of 1862. The African Union Society had $411.93 in their savings account in April of 1877. The Union Female Benign Society of Ebeneezer had $549.69 in their account in the same year.

[13] Benevolent organizations and societies savings accounts are located together with individual depositors. For records used for this article see MSA, Series 9, SBB, Deposit Ledgers, listed in the Primary Sources sub-section of Works Cited at the end of this article.

with burial expenses (ibid.). Most Blacks could probably afford 50¢ a month, and thus membership rolls undoubtedly represented Blacks of every class. The prospect of receiving a payout from "unexpended balances" and a payout when out of work or because of some other real need meant that Blacks viewed these organizations as another source of income. Part of the explanation for this was that members could combine memberships to these organizations. For example, one woman supposedly belonged to fourteen societies and received $50.00 a week during the time of her illness (Brackett 1890, 51).

Consumer Markets

In addition to benevolent organizations, there were also burgeoning consumer markets that free Blacks participated in as early as the 1820s, and free Blacks were able to purchase a bevy of luxury items. A visit to the home of Jacob Gilliard, a community leader and one of the founders of one of the first Black churches in Baltimore (his daughter Henny Burgess was a SBB depositor), would have given an idea of the kinds of consumer items that were available to free Blacks in this period, as well as a sense of a burgeoning Black middle class in Baltimore.[14] You would have eaten on a walnut dining table, but depending upon the occasion some of the China he used would have been considered in poor condition. You probably would have been offered coffee, possibly given a plated spoon, and been offered sugar from a Japanned tin canister. If it were a special occasion, Gilliard may have used some of his pewterware, which included three dishes, five plates, one tea pot, two bowls, and three spoons. Other items in Gillard's home give an idea of how much free Blacks would have paid for consumer items, some of which seem very affordable: "[one] small mahogany breakfast day ($1) … [one] small walnut chest of drawers ($.50), [one] old trunk and cupboard ($.75) [one] lot of dishes and plates ($.75) … [one] large and [two] small waiters … ($.18 ¾), and [two] pine kitchen tables ($1.50)".

Gilliard's inventory appraisers also seemed to have questioned the quality of Gilliard's household items, possibly as a way of downplaying his appropriation of middle-class materialism. They described some of his personal property with words like "unsound", "old", and "much defaced" possibly as way of expressing their disapproval of its quality. They also noted that Gilliard's decanters were "without stoppers".

Lastly, Gilliard possessed a number of items related to his work as a blacksmith, such as smithing metals. These included:

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[14] This section is gleaned from Gillard's personal inventory which is produced in full here: one walnut dining table ($5), one small mahogany breakfast day ($1), a feather bed (supposed 30 tbs.?) ($7.50), three quilts, one tow linen sheet, and one blanket ($7), one large walnut chest of drawers ($3), one small walnut chest of drawers ($.50), one old trunk and cupboard ($.75), one lot of dishes and plates ($.75), one set of old castors ($.50), one lot of bowls (two China), six in number ($.25), two crockery coffee pots ($.25), one lot of unsound China, namely, eighteen cups, 10 saucers, one glass cream jug, three plated teaspoons and one old waiter ($.50), one tine sugar canister (Japan'd) ($.50), one lot of pictures (large and small) ($1.62 ½), two looking glasses (one broke) ($.50), two salad dishes and one Liverpool china plate ($.37 ½), one pair decanters without stoppers ($.25), one large and two small waiters much defaced ($.18 ¾), two pine kitchen tables ($1.50), one kitchen cupboard wooden doors ($2.50), one lot of tin ware ($.37 ½), one lot of pewter ware, namely, three dishes, five plates, one can, one tea pot, two bowls, and three spoons ($2), one copper saus [sic] pan, one copper and one brass ladle ($.62 ½), one knife box with four knives and four folks ($.12 ½), three kitchen tables, and one common stand ($1), one lot of tin, namely, one tim kitchen, one buckett (sic), two iron candlesticks, one lantern and one grater ($1), one dozen old chairs ($1.50), one lot of jugs and bottles, one demijohn and three jars ($1), one dutch oven and cover, two dinner pots and one frying pan (all iron) ($2.50), one pair of kitchen andirons ($.50), three axes and one mall ($1), two grind stones and one stand ($1), one lot of old iron ($1.50), one pair of old tin scales ($.50), one spinning wheel and one reel ($1), one old chest ($.12 ½), two old cellar cupboards ($1), one lott of wearing apparel ($4.68 ¾). See MRWR Inventories, 1824-1826.

> [one] copper saus [sic] pan, [one] copper and [one] brass ladle ($.62 ½) … [one] lot of tin, namely, [one] tin kitchen, one buckett [sic], [two] iron candlesticks, [one] lantern and [one] grater ($1) … [one] dutch oven and cover, [two] dinner pots and [one] frying pan (all iron) ($2.50), [one] pair of kitchen andirons ($.50), [three] axes and [one] mall ($1), [two] grind stones and [one] stand ($1), [one] lot of old iron ($1.50), [one] pair of old tin scales ($.50).

It seems probable that Gillard also produced glasswork as well, for he owned jugs, bottles, jars, and a demijohn. It is not clear why, but he also owned a spinning wheel and reel, which seems to imply that someone made fabric in Gilliard's home. It could have been one of Gilliard's three daughters, who made him clothes: there was "[one] lott of wearing apparel" valued at $4.68 ¾. The total amount for the items found in his home was $59.87, the equivalent of around $1,850 at today's values (MRWR Inventories, 1824-1826; MeasuringWorth.com).

African Americans were encouraged by whites and Black leadership to pursue a middle-class life as evidence of progress (George M. Fredrickson 1971). After the American Revolution and during the early republic Blacks were seen as lacking self-control and being innately attracted to vice, which meant they were unfit for inclusion into a "'free and self-governing' republic" (Patrick Rael 2011, 186-187). The Market Revolution helped change perceptions of saving money by middle-class white Americans. Spending money to purchase material commodities, partially because it helped spurn a burgeoning mid-Atlantic economy, became viewed as progress (ibid., 189). Using this view of "progress", some whites took the position that the poverty of free Blacks hindered their ability to understand the importance of purchasing consumer items, viz, impoverished living failed to develop middle-class appetites in Blacks for material items, and thus they did not understand progress. Moreover, Blacks were viewed as being satisfied with a minimum amount of material goods, an asymmetrical disposition in light of this new definition of progress created by the Market Revolution. Many free Blacks in Baltimore understood all this. As a result, they bought material items, such as gold watches as evidence of social progress, while others left property to friends and relatives to help them establish their own sense of social progress.

Black leaders often borrowed this idea that progress and thrift were directly related to material goods from whites. Presaging Booker T. Washington, these leaders felt "the workings of the market economy" would help change white perceptions of Blacks as lazy and lacking self-control. They believed the market was nonideological. Some went so far as to suggest that "commerce leads to respectability" (ibid., 193). However, during the Market Revolution, prejudice "contradicted the neutrality of the marketplace" (ibid., 192). Nevertheless, this "discourse of thrift" did offer one avenue for potentially changing white perceptions of Blacks (ibid., 193-194). Property ownership stood as the most important symbol of both American citizenship and social progress.

Gilliard's inventory offers consumer items as another kind of property that Blacks possessed in the absence of owning real estate. Free Blacks of every class could purchase material items and furniture, such as trunks, China bowls, pictures, Japanned eat ware, tables, chests of drawers, and dining tables. These purchases were a substitute for real estate ownership and demonstrated Black participation in Baltimore's consumer market, which was one benefit of freedom before and after the Civil War. Sometimes, though, Black leaders complained that Blacks purchased luxury items, when they should save their money, or at least spend on necessities. For example, when Booker T. Washington arrived in Tuskegee and visited families in the community, he found that a family of four was buying a $60 organ through monthly installments but they only had one fork for everyone to eat with (Washington 2003, 92)! It is difficult to say exactly why they did this. Possibly for a sense of dignity, or maybe because someone in the home sought to make money playing the organ. In either case, many Blacks purchased material items to demonstrate progress, even though saving the money spent on these goods might have appeared to make more sense.

Bequeathments and Charity Support

The personal wills of Black Baltimoreans provide detailed descriptions of how Blacks divided their estates and how important it was for Blacks to leave their relatives and friends something material. For some this meant cash, while for others this meant personal property, such as furniture or jewelry. In some cases, Blacks tried to create annuities for their loved ones with the aim of combating the vicissitudes of Baltimore's labor market. Maria Purnell, listed as a cook in the 1872 directory, first bequeathed to her nephew Daniel Purnell "the one half of such sum of money to my credit as at the time of my death stands in my name at the Savings Bank of Baltimore to hold the same in Trust so that my sister Laura Henry … may receive the interest thereof during her life" (John W. Woods 1872, 490; MRWR Will Books 1881-1882). After Laura died, Maria wanted Daniel to hold the remaining sum left in trust for Laura's children, Benjamin and Henry (ibid.). She left the other half of her money at the SBB to her other nephews Daniel (the same one who was responsible for keeping the first half in trust, and who was the Executor of her last will and testament) and George Purnell (ibid.). Records do not show how much money was earned through interest on her saving account after she died, but what is clear is that Maria was thinking intergenerationally as she approached death. She hoped that the money she saved over almost four decades, 1850 to 1889, would be used to help her sister and her siblings' children. Mrs. Purnell had $138.82 (about $5,300 today) in her account in April of 1850; on April 1, 1881 she had $1,519.80 (about $45,400 today), the greatest amount she held between 1850 and 1889. Despite substantial withdrawals in the 1880s, when her account closed she still had $409.95 (about $13,600 today) in the bank.[15] Purnell's will underscores the idea that property ownership was not the only indicator of the wealth in Black Baltimore in the antebellum and postbellum eras.

Like Purnell, Charlotte Jakes, a widow, sought to provide her inheritors with cash to supplement their occupational wages, but she also provided some of them with material markers of economic freedom that further demonstrated their ability to throw off the badge of slavery. After all her debts were paid from the money and property she owned, she divided her estate—money and personal belongings—to her relatives. Charlotte's personal items included her shares in the Chesapeake Marine Railway and Dry Dock Company (she did not say how many she owned), sixteen silver spoons, one silver sugar tongs, one gold watch, two gold chains, her bedstead bed and bedding, one sofa, a rocking chair, a stove with fixtures, two chairs, a table with a small stand, and a tin boiler (MRWR Will Books 1870-1871). She wanted her remaining money to be equally divided between Rebecca Butler and Rachael Thomas, her niece and cousin. She wanted "one black leather trunk and contents" given to her niece Elizabeth Smith. Rachael Thomas was also to be given a "large Saratoga trunk and contents" and a large number of tins and "tins in a wooden box". She also wanted Rebecca Butler to have a "leather trunk and contents". There may have been money in the leather trunk as Charlotte wanted Rebecca to "pay out of the proceed [sic] of the sale or otherwise, the price of a burying lot as may be selected" which seems to indicate that she wanted her to sell the leather trunk and, possibly, its contents to purchase the "burying lot". Lastly, she wanted "two

[15] Maria's account balance on April 1, 1880 was $1,474. Her account balance on April 1, 1881 was $1,119.80, and on April 1, 1883 her balance was $429.35. Maria Purnell died on June 13, 1882. It seems likely that Maria was an excellent saver who, possibly, towards the end of her life spent some of her savings on issues related to old age. In addition, it seems that most of the funds from her savings account were withdrawn by someone handling her estate after her death. (See MRWR Will Books 1881-1882.)

trunks and the ballance [sic] of the Articles", sold and divided between Rebecca and Rachael. It is not clear if these were two additional trunks (ibid.).

Though Charlotte died on December 14, 1870, and her will was submitted November 26, 1869, her last withdrawal from her SBB account was $85.95 (about $2,000 today) on December 14, 1869.[16] Her will says that she was "ifirm [sic] of body", and thus she possibly withdrew this money to help with expenses related to her sickness. Neither Purnell or Jakes bequeathed real estate to their inheritors, yet the monies and personal items could have helped pay for everyday living expenses such as wood and clothing. Although such investments are not wealth per se, they paid consequential dividends in helping Black Baltimoreans survive, experience a sense of dignity, and participate in active citizenship.

Financially supporting community organizations was another example within the Black community of economic activity that demonstrates movement of the Black dollar. Julia Mantley and Nancy Addison chose this route. Possibly because they did not have heirs or, as in Addison's case, these institutions were important to them because they helped take care of them; these women felt that their resources could be most effective if given to religious organizations. Mantley, although a spinster, did bequeath some of her estate to her friends; she most likely did not have children to whom she could bequeath her estate. The 1880 census lists Mantley as a boarder whose occupation was "At Home" (1880 US Federal Census for Julia Mantley). Such an occupational category suggested that she did outwork, perhaps needlework, that helped her earn money. In either case, Mantley had clear intentions on how she wanted her savings dispensed. As early as 1850, she was saving the money that was designated in her will. Mantley began April of 1850 with $354.25 in her savings account.[17] In 1887, she had the greatest amount in her account, which was $3,386, or nearly $109,000 today. Her account was closed on May 14, 1892, about a year after she died, with a balance of $1,252.70. Mantley earned interests and extra dividend payments from the Bank, which increased her savings account. Though she made a number of withdrawals, she kept enough money in her account to receive decent interest payments. She patiently saved her money, without making many withdrawals, and as a result, she was able to earn more interest over time. For example, on April 1, 1856, she received an interest payment of $22.82 (over $800 today), but by April 1, 1876, because she had more money in the bank, she received an interest payment of $113.57, over $3,200 today.

By the 1880s, Blacks had been engaged in economic activity for so long that they demonstrated a brand of economic acumen that an overemphasis on property ownership obscures. Mantley was financially literate enough to have her monies invested in the most profitable securities available upon her death, and then from the grave she willed the Convention of the Protestant Episcopal Church of the Diocese of Maryland control over the interest on her investments (MRWR Will Books 1891).[18] Mantley explained how she wanted the earnings from her investments distributed. To her sister living in Norfolk, Virginia, Nilly Smith, and her godmother, Adeline Davis, she wanted disbursed five dollars a month for the rest of their lives. Probably realizing this amount would have been too taxing of her estate, in the will's codicil, Mantley changed their disbursement to an outright gift of $60 apiece. But Mantley understood the importance of steady income, and at least ideally wanted to provide

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[16] MSA, Series 9: SBB, Deposit Ledgers, 1868-1870.

[17] MSA, Series 9: SBB, Deposit Ledgers, 1850-1852, "Julia Mantley".

[18] Her will specifies that after the payment of her "just debts and funeral expenses" and a "durable headstone" the remainder of her estate was to be bequeathed to the Convention of the Protestant Episcopal Church of the Diocese of Maryland. Her monies were to be invested in "such securities as they may deem best, and with full power and authority to the said Convention, through its proper offices from time to time to change said investments by the sale and investment of any of the securities, as it may seem best without requiring the purchaser to be responsible for the application of the purchase money".

annual income for her sister and godmother. The rest of the money earned through investments was to be paid to the "Rector or duly appointed Minister in charge of St. James First African Protestant Episcopal Church" in Baltimore City, as a "contribution to his support" (ibid.).

But she also made it clear that if there was any time that there was neither a Rector nor appointed minister, then those monies should be "added to the principal" of her estate. After the death of Smith and Davis, the monies reserved for them were to remain in Mantley's estate, along with any other monies gained through interest. And if St. James First African Protestant Episcopal Church ceased to exist (Mantley understood that many Black institutions were ephemeral in this era), Mantley made provision for her estate to be used "as a contribution to the support of such minister or ministers of the said Protestant Episcopal Church in the Diocese of Maryland as may be from time to time designated by the then or succeeding Bishop of the said Church in the said Diocese" (ibid.). Mantley was probably helped by a white attorney who had expertise in the financial world of nineteenth-century Baltimore.[19] But she had her own ideas about how she wanted her money spread out: she wanted to help, financially, both her local church and her loved ones.

In a similar fashion, Nancy Addison left $13,000, or over $450,000 today, to The Oblate Sisters of Providence, a Black Roman Catholic religious organization that gave refuge for those who were weak or old, such as orphans and elderly persons. Addison, who the 1870 census lists as an illiterate nurse, left all her "estate and property of every nature and kind, whether real personal or mixed", to the Oblate Sisters (MRWR Will Books 1902-1903; 1870 US Federal Census for Nancy Addison). An article in the *Baltimore Sun* offered some insight into Addison's bequeathal (*Baltimore Sun* 1903). Addison never married, and she was almost 90 years old when she died. Although she had some nieces and nephews, she chose to leave all her property to the Oblate Sisters. This could have been because she lived with the Oblate sisters for about ten years before her death. Her executor Harry M. Benzinger said she had about $12,000 (about $417,000 today) in the bank!

Interestingly, the article claimed observers were divided on how Addison actually saved the money. Some said she did it by herself; others thought she inherited part from her sister, Caroline, who was a domestic in the home of Cardinal Gibbons (ibid.). A look at Caroline Addison's will and both Caroline's and Nancy's accounts show that she did in fact inherit a large sum of money from her sister. Caroline bequeathed all her estate to Nancy.[20] Caroline died March 1, 1873 (MRWR Administrations 1871-1873). Her SBB account was closed on April 5, 1873. Caroline had $3,412.04 (over $87,000 today) in her account when she died.[21] The same day, Nancy made a deposit in her savings account for $3,162.00. This brought Nancy's balance to $4,641.07.[22]

Executor Benzinger was not exaggerating too much when he said Nancy had $12,000 in the bank. She closed her SBB account, perhaps to deposit it into another bank, in 1894. Her account balance was $9,843.42. Thus, Nancy Addison was able to help sustain a Catholic religious organization through her savings account. She like many others who held accounts at the SBB gave large amounts of money to help financially support organizations whose

[19] One of the witnesses, Darrell Stewart, was a commercial merchant, and Daniel McCann may be Daniel McCann Jr., who was also a commercial merchant. Also Charles H. Wyatt, an attorney, was the will's executor. All of these men were white. See Woods (1876, 148, 412, 692).

[20] After all her debts and funeral expenses were paid, Caroline Addison bequeathed all that she had to her sister: "the rest residue and remainder of my Estate of every kind and nature that I may own at the time of my decease or in which I may have any interest whether vested or in reversion unto my beloved Sister Nancy Addison her heirs Executors administrators and assigns as her absolute property and Estate" (MRWR Will Books 1873).

[21] "Caroline Addison", MSA, Series 9: SBB, Deposit Ledgers, 1871-1873.

[22] "Nancy Addison", MSA Series 9: SBB, Deposit Ledgers, 1889.

mission involved mitigating Black poverty and illiteracy. The Oblate Sisters were one of the organizations that helped educate Black children before the arrival of public schools for Blacks in 1867.

Nancy possibly owned property as part of her estate. On July 1, 1873, Nancy and Emily A. Deaver purchased property together for $2,200 (BCSCLR 1873a). Nancy paid $1,100 for her half of the property. On the same day, she withdrew $1,100 from her SBB account.[23] On February 26, 1880, Emily A. Hall (née Deaver) and her husband William H. Hall mortgaged the property to Mary A. Oliver a "feme sole", an unmarried woman who was probably divorced, for $500 (BCSCLR 1880). At some point, the relationship between Addison and Hall grew sour, because Addison took Hall to court for the leasehold property. Emily may have been related to Nancy, which may explain why she left her entire estate to the Oblate Sisters.[24] As a result of a Circuit Court decree of October 30, 1882 between Addison and Emily A. Hall, Addison was allowed to purchase her portion of the leasehold property at public auction from Hall for $1,700. Although the land records show she paid $1,700, Addison withdrew only $998.43 on December 20, 1882 from her SBB account.[25] At this time Nancy had $6,482.37 in her savings account, which could mean that she only paid for the other portion originally paid by Hall.[26] Thus, sometimes owning property could become a burden, not only because of paying the expenses that it entailed, but also because many times property was bought collectively. When these relationships soured or if a co-buyer died, questions arose as to who actually owned the property. If all these details were not spelled out in land records or personal wills, real estate bequeathal became complicated.

Property Ownership

Yet property ownership was another sphere where Black economic activity was evident. Even though understanding who actually owned property could be difficult, African Americans were able to purchase property and leave it to their relatives. In many cases, Blacks used savings accounts to purchase property. African Americans would save money, earn interests on their deposits, and then withdraw their money to purchase property. Many times their accounts would close after a property purchase. Josiah McGill and others demonstrate how many Blacks were able to own property in the midst of poverty and racial discrimination. Although it took over two decades McGill eventually saved enough through his savings account to purchase a piece of real estate.[27] As early as 1849, McGill was living on Haw Street. After saving money for at least 23 years he purchased property on Haw Street on September 11,

[23] "Nancy Addison", MSA, Series 9: SBB, Deposit Ledgers, 1871-1873.

[24] The 1880 census lists Addison as a servant, who apparently had learned to read and write. Three other people are listed living with her, Louisa Oliver, Oliver Deaver, and Carrie Deaver. Olive and Carrie were listed as Nancy's nephew and niece, which means that Emily may have been related to Nancy (1880 United States Federal Census for Nancy Addison).

[25] On October 30, 1882, a Circuit Court ruling gave James Pollard authority to sell the property on Jefferson Street at public auction. The decision was based on a case between Addison, who was said to be the "complainant" and Emily A. Hall and William A. Hall, "defendants". On "or about" December 6, 1882, Addison bought the leasehold property for $1,700 from Pollard at public auction. It is unclear, but Addison could have only paid the other half of the $1,100 original purchase price of $2,200, or some number close to it seeing that she had already paid $1,100 in 1873. On December 20, 1882, Addison withdrew $998.43, presumably for the property. See BCSCLR 1883.

[26] "Nancy Addison", MSA Series 9: SBB, Deposit Ledgers, 1889. It is not clear if this property was part of Addison's estate. Her personal inventory would make this clear. The property was sold by someone else in 1891 (BCSCLR 1891).

[27] "Josiah McGill", MSA, Series 9: SBB, Deposit Ledgers, 1850-1852, 1853-1855, 1856-1858, 1859-1861, 1862-1864, 1865-1867, 1868-1870, 1871-1873: Account Number: 141,986.

1873 for the price of $1,025 (over $26,000 today).[28] On September 15, 1873 McGill withdrew $895.60 from his SBB savings account, which was probably used for this purchase, and closed the account after this withdrawal. According to his deed, McGill purchased the land in *fee simple*, which would have been no small feat in Baltimore because of the typical way property was purchased (BCSCLR 1873b). This meant that McGill was not only owner of the home or building on the land, but of the land itself. McGill saved to purchase this property because he understood the importance of property ownership for himself and his family.

Even though he did not leave a will, McGill wanted to pass down his property to his daughter, because he also understood what this would mean for her as an African-American woman. Not only would it give her a sense of dignity and independence, but if she chose to sell the property it could be a source of income. However, for Blacks in antebellum and postbellum Baltimore, transferring real estate, personal property, and cash could be difficult. Blacks needed professional relationships with bankers, lawyers, and others who possessed financial literacy to help them settle their estates. In antebellum and even postbellum America, there would have only been a small cohort of Black professionals who would have been considered economically literate. Sadly, there would not have been many Blacks financially literate enough to ensure that something like writing a will would become part of African-American culture. This is interesting, because there was enough money and property exchanging hands in Baltimore for an intervention like this in Black culture.[29]

McGill died in 1893 around the age of 75, and although he purchased his property in *fee simple*, he did not write a will (1850 US Federal Census for Josiah McGill; BCSCLR 1923b).[30] McGill's only surviving heir was Henrietta McGill (Snowden), presumably his daughter.[31] For almost 30 years, Henrietta owned the property her father gave to her. She was thus able to obtain some of the social benefits associated with owning property through her father's endurance and savings habits. Not only did she keep the property for nearly 30 years, but she also developed some financial acumen along the way. Henrietta used a piece of property she was deeded by William L. Costen and his wife Beulah, and the property given to her by her father, as sources of income in old age. July 19, 1923 was a busy day for Henrietta. On this day Costen and his wife deeded her property on Laurens Street. The Costens deeded her the property for "the sum of five dollars and other good and valuable considerations", which means that they may have known her. The same day Henrietta used this property as security to get an advance of $2,300 on 23 shares of stock she owned in The Orleans Permanent Building Association of Baltimore City. Lastly, on July 19, Henrietta mortgaged the property she inherited from Josiah for a loan from Julius and Jennie Dickman of $1,100 (BCSCLR 1923c). On January 24, 1924, Henrietta granted the Dickmans, in *fee simple*, the property that Josiah purchased in 1873 to satisfy this mortgage debt (BCSCLR 1924).

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[28] *Matchett's Baltimore Director* 1849, 461; BCSCLR 1873b. It appears that McGill bought the property that he had been presumably renting since 1849.

[29] The first African American lawyer "admitted to the bar of the Supreme Bench in Baltimore" was Everett J. Warring. He was admitted on October 10, 1885. Warring would eventually go on to establish the Lexington Savings Bank, the first Black-owned and -operated financial institution in Maryland. Warring was part of a new Black professional class only beginning to emerge in the 1880s (The Road From Frederick to Thurgood: Black Baltimore in Transition, 1870-1920).

[30] I used these two records to derive McGill's age.

[31] Josiah had at least two daughters, Sarah and Henrietta, one possibly by, what appears to have been his common-law wife Henrietta Chambers. If so, Josiah had an intimate relationship with a domestic servant, Henrietta Chambers, who is listed in his household in the 1870 and 1880 censuses. The 1870 census lists other household occupants as being Joseph MaGill [sic], Sarah E. MaGill [sic], and Henrietta MaGill [sic]. Henrietta McGill is noted as being the only heir of Josiah; Joseph is listed as his nephew in the 1880 census, and Sarah could have been his other daughter, but she apparently predeceased Josiah, who died in 1893 (1870 US Federal Census for Josiah Magill; 1880 US Federal Census for Josiah Mcgill).

Henrietta owned stock in a building association, owned property in fee simple, and took the risk of using credit to survive. Although, it appears that she struggled, the ability for a Black woman to make these economic decisions demonstrates the elasticity of capitalism in Baltimore.

Sometimes Blacks could turn a profit from property they were bequeathed. Reverend Cato Blake, like Josiah McGill, bequeathed property to his daughter. Her grandson eventually sold the property and made a profit on it. Blake, a straw cutter, lived at his home on Rock Street for almost 40 years; when he died in 1870, he left the property to his daughter, Mary Brown, and her son, George Brown. Mary, although intestate, gave permission to her son, George to sell the property at a private auction after her death. In 1879, he sold the property for $1,200 (nearly $37,000 today). This meant that Blake helped his grandson come away with a profit of at least $1,130, (about $34,600 today), since Blake initially paid $70 for the property. George took this money and presumably paid all of Mary's funeral expenses, outstanding personal debts, and kept the rest.[32] But why would George sell his grandfather's property, which had been in the family for almost half a century? Most likely, George was aware of the difficulty his mother had maintaining the property and knew selling the property for cash was the best economic decision.

Araminta Pitts, who also owned her property in *fee simple*, chose to sell her property and divided the money among her inheritors. In her will Pitts explained how she wanted her estate divided. She wanted all her funeral expenses and bills from her "last sickness" paid using her SBB account. She then wanted any remaining money left to her nephew Joseph Pitts, to whom she gave her gold watch. Most importantly, Pitts wanted her property on Jasper Street sold and the proceeds divided in tenths to her inheritors. She made a point to mention in her will that the property was a "fee simple property", which would have been impressive for a housekeeper and washerwoman.[33] Doing laundry created space for Black women to control their lives because their work was often done at home, and, because it was a niche they controlled, it also apparently could offer a route to homeownership (Seth Rockman 2009, 130). The specificity with which Araminta divided her estate helps us understand how important Blacks thought financial security was for the next generation. It also proves that Blacks not long after the Civil War understood how important money was for delineating what freedom would mean in an individual's life. From the "proceeds of the sale" she wanted $250 given to her "living nieces", Charlotte James and Miranda Griffin, both of whom lived in Harford County. Ten dollars was to be given to her nephew Edward Moore. The rest of the money was to be divided into tenths: her brother Frisby Pitts of Harford County, two-tenths; to her sister Maria Williams, two-tenths; to the same nephew mentioned before, Joseph Pitts, two-tenths, to her niece Elizabeth Dallam of Baltimore, one-tenth. Dallam was also to receive "one half" of her household furniture and "wearing apparel". The other half of her furniture and clothing was to be given to her sister Maria Williams.

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[32] For Cato Blake's occupation see *Matchett's Baltimore Director* (1849, 441). John Sanks owned the property on Rock Street before Reverend Cato Blake purchased it. After Sanks died, his wife Mary sold the property to Eleanor Clark for $70 ($1,950) in 1829. In 1832, Clark, "for a valuable consideration", gave her rights of usage of the property to Blake, which made him the new property owner. For the transaction between Sanks, Clark and Blake see BCCLR 1832. For Cato Blake's will see MRWR Will Books 1870; Cato Blake died June 10, 1870 (MRWR Administrations 1869-1871). For Mary Brown as intestate see MRWR Administrations 1877-1879; for George Brown's transaction see BCSCLR 1879.

[33] An Ariamenta Pitt is listed in the 1858 Baltimore City directory as a washerwoman, and Araminta Pitts is listed as a housekeeper at 111 Jasper in 1873. See Woods (1858, 462; 1873, 729).

The “fee simple property” on Jasper Street, that Araminta wanted divided amongst her heirs, sold for $1,995.00 (about $38,400 today).[34] After dividing the property into tenths there was still something close to three-tenths left. This was supposed to be given to her “faithful friends”, Stansberry Boyce and Harriet Richardson. Araminta probably received assistance while preparing this will, yet its tenor helps shed light on the role of money as a safeguard against the vicissitudes of Baltimore’s labor market. Araminta understood that her property could do much good for her inheritors if converted into cash. Lastly, Araminta prepared her will almost ten years before she died, which also means that some Blacks understood the importance of settling their estates before they died. Araminta’s will was written in 1876; she died in 1885 (MRWR Will Books 1885).

Mortgaging one’s home was a riskier avenue for turning one’s home into a liquid asset. Many homeowners and renters took out mortgages on their properties as a source of income. Like Henrietta Snowden, Perry Chew, mortgaged his property, purchased it, and eventually sold it in 1876 for $1,200.[35] But this process took almost 27 years. Chew, a steamboat hand, would have had to find steady employment during that time if he wanted to keep up with the yearly and monthly expenses needed to own a home. He would have had to take a risk by mortgaging property he did not technically own. It was ultimately Chew’s savings account which functioned as a hedge which allowed him to take risks in the real estate market. Before his account closed in 1869 it held $891.04 (about $20,000 today). Chew understood the economic logic of using his savings account as a countervailing force against his inability to find steady work or his inability to pay off his mortgage. On the one hand, being able to purchase property visibly proved to whites that you were ready for citizenship. Yet, on another level being able to take risks, save large amounts of money, and sell property to whites helped reassure many Black savers of their own sense of citizenship.

Chew’s efforts gave him the ability to also purchase property, that would eventually become his daughter’s. In 1902, Chew and his wife, Fanny, purchased property for $750 (around $26,600 today), on Etting Street for his daughter, Fannie Carter (BCSCLR 1902). In 1904, “in consideration of the sum of one dollar … and of love and affection”, Chew, now a widower, gave the Etting Street property to his daughter (BCSCLR 1904). Following the pattern of her father and others, such as Henrietta Snowden, Fannie Carter in 1917 took a mortgage on the property because she had “received … an advance of One hundred and fifty dollars on one shares [sic] of stock”, from the Eden Street Building Association No. 1 of Baltimore (BCSCLR 1917). Fannie Carter owned stock, borrowed money against it and now needed more money to repay the money advanced. In 1918, when older, she parted with the property. Carter gave Benjamin A. Goldstein the land “in consideration of five dollars and other good and valuable considerations” (BCSCLR 1918). She possessed the property for 14 years.

[34] In 1863, Araminta and Jacob Moore, who was also Black, together, by bond of covenant, agreed to purchase the property on Jasper Street (111 and 113), from Andrew Jameson and William Brown. In 1866, Moore gave his interest to Pitts and the property was purchased for $750 ($12,200). It is not clear if Moore and Araminta split the $750 or not, but Moore did reserve for himself “a lifetime estate” in the property (BCSCLR 1866). In 1887, as specified in Araminta’s will, the property was sold; John B. Oldershaw purchased the property at public sale. In twenty-one years, the property had appreciated in value by $1,245 (BCSCLR 1887).

[35] Chew leased a property on South Howard Street from the Carter family, where he lived for almost 25 years, while also taking a mortgage out on the same property for a loan of $300 ($10,200), which he received from John Carter (BCCLR 1849); By 1854, Chew was released from the mortgage and owned the property, “a two story and attic brick dwelling house”, on South Howard Street (BCSCLR 1854). In 1874, Chew mortgaged the property to Sarah Ann Eden for a loan he received from her for $600 ($13,600) (BCSCLR 1874). In 1876, Chew sold the property by assignment for $1,200 to H. Webster Crowl and Franklin W. Garrettson, who also took on the loan from Sarah Ann Eden, which was repaid in January of 1890 (BCSCLR 1876).

Conclusion

Before and after the Civil War the Black dollar helped Blacks live with dignity in the midst of social strictures and the great change brought about by the Civil War. In addition to supporting churches, maintaining savings accounts, supporting benevolent and fraternal organizations, owning property, and loaning money out, Blacks also bought stock and invested their monies in businesses and other for-profit organizations, such as the Eden Street Building Association. There may not have been a Black Wall Street in Baltimore in the nineteenth century, but these examples prove that Blacks were engaged in economic activity before the era of Black Wall Streets. In fact, it could be argued that understanding money was one of the first lessons of freedom for Blacks in the nineteenth century.

Property may have held sentimental value for Henrietta Snowden, Cato Blake's grandson, George Brown, or Fannie Carter, but other considerations—old age, profit, and debt—seemed to have made building upon the legacy of those who originally bequeathed the property difficult. While owning property helped demonstrate active citizenship and achieve some of the dreams and desires presented by Emancipation, there were always practical considerations that undermined these aspirations.

With this in mind, the number of property owners found in antebellum and postbellum Baltimore does not adequately illustrate what economic life looked like in Black Baltimore. One possible explanation of the perception of Black poverty was that the Black dollar circulated in places that were not commercial in nature and thus did not create more money for the Black community. Blacks supported churches and schools, donated monies to fraternal and benevolent societies, offered their financial resources to support the protest tradition, bought consumer items, saved money in savings accounts, invested in companies and purchased properties.[36] The appearance of so many economic options, along with the influx of Blacks migrating to Baltimore after the Civil War helps explain why Baltimore did not become the first Black Wall Street. However, if Baltimore was the "Black Capital" of the nineteenth century, it was in part because of the amount of money that circulated through the Black community, and also because of how this money was employed to help African Americans solve their own problems.

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