By W. O. Saunders

UR greatest trouble in under-standing the negro in America is, not unlike our trouble in understanding American youth. The negro is a child growing up, and nothing gets out from under you and away from you quite so fast as a child growing up. This new negro is creat-ing a real race oroblem.

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The negro problem that the South has had to wrestle with was never a negro problem at all; it was a political problem only. Unscrupulous white politics for the dual purpose of advancing their own cause and punishing their cognies. The negro became obnexious in politics because unscrupulous white men made him so. And be finally became such a stench in the ballet bax that the South, in desperation, climinated him from politics by virtually disfranchising him.

Removed from politics, the negro turned to self-improvement in more satisfying and remunerative ways, and be has made astounding progress in a very few years.

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One thing we must recognize in any study of the negro in America to-day is the fact that there are as many different kinds of negroes as there are different kinds of white folks. More: there is a let of vain, selfish, arrogant, bull-headed Anglo-Saxon blood mixed up in the colored race in America.

I am convinced that one of the fastest growing things in America to-day is the negro. In sixty years of freedom negroes have acquired uwnership of 218,612 farms, embracing 13,948,512 acres, with improvements valued at \$554,163,060. Negroes have established seventy-four lanks with a total capital of \$6,250,060,060. They have established insurance companies with assets of \$35,000,000, all tald, with more than 100 million dollars in policies in force.

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The National LHC Insurance Com-pany of Atlanta, Ga., organized and operated by negroes, has over 22 mil-lion dollars' insurance in force on the lives of colored people, with assets of more than 2 million dollars and a net reserve of more than 1½ millions.

The Blacker the Better

IN the town of Durham, N. C. (than which there is not a prouder white man's town in the Solid South), one finds a seven-story office building of the most modern fireproof construction owned by the North Carolina Mutual Life Insurance, an insurance company owned and operated by negroes. Dur-ham negroes list for taxation more than 2 million dollars in property and send 2,500 children to the city's public schools. Seven negroes in Durham have accumulated individual fortunes of from \$50,000 to \$200,000 cach.

I might produce facts as interesting I might produce facts as interesting from Greenshore, Rableigh, or Winston-Salem, N. C.; Nashville or Memphis, Tenn.; from Atlanta or Savannah, Ga.; from Jacksonville, Fla., or Birmingham, Ala. What negroes in Durham, N. C., are doing, in a friendly environment in which they are permitted to work out their own problems, is being done by negroes all over the South to-day.

But when I spring these facts about negro problems, I always find some one ready to dismiss them with the ex-planation that it is the white blood in the mulatto that displays such thrift and enterprise. And the man who says that doesn't know what he is talking that doesn't know what he is talking about. In my long association with the

negro in the South I have found the pure black types generally more thrifty, more shrewd in barter than the lighter

more shrowd in barter than the lighter types are, and as ambitious to educate and advance their young.

Right here I am going to present two of the foremost negroes in America, both of whom have achieved wonderful successes and made the best use of their talents. One is a scientist, the other is a business executive. One cannot contemplate these two distinct types and their achievements without being forced to the conclusion that it isn't a matter of race or color, but a matter of ciducation and the fact of the ultimate improvability of any negro type. These two men are Homan E. Perry, president of the National Life Insurance Company of Atlanta, Ga., and Dr. George Washington Carver of Tuskegee Institute. Just a thumbnail sketch of the pair and I rest my case for the im-

Institute. Just a thumbnail sketch of the pair and I rest my case for the im-provability and progress of the negro. Heman E. Perry, an ambitious young negro, started out to organize the Stand-ard Life Insurance Company in 1908. The State of Georgia required a bond of \$160,000 of any insurance company doing business in that State. Perry had to aim for stock subscriptions am ing to \$100,000.

charter for the Standard Life Instrance for the Standard 14fe in-surance Company was secured in 1803, and the company given until January 28, 1911, to make its deposit of \$100,000. The date of January 28, 1911, rolled around, and only \$85,000 of stock in the company had been sold. At the close of that day Heman E. Perry faced the sal task of returning to every investor each dollar that had been paid in. By Feb-ruary 3 every check had been sent out for the amount invested with 4 per cent interest added. Mr. Perry pocketed his own losses incurred in selling the stock. But right here was where he won, the return of that money to the thousands of small stockholders in-stilled into everyone a new confidence in the man who had kept every promise. Heman E. Perry started anew, and on March 22, 1913, he secured from the Insurance Commissioner of the State

The northward movement of the negro is making the race problem a personal matter for more of us than ever before. We shall have to forget about 'keeping the negro in his place.' He is growing out of it. Literacy among negroes has increased 70 per cent in the past 56 years. There are 50,000 negroes in business in America, more than 70,000 in the professions, and nearly three-quarters of a million engaged in manufacturing. The lazy and unaspiring are being replaced by new types, educated, ambitious, and a little proud. Mr. Saunders, who has traveled for Collier's among negroes North and South, rells here what the new negro is doing, and how he is creating a new race problem which we shall have to solve.

of Georgia a certificate showing that \$100,000 in bonds had been deposited by the National Insurance Company. Then, to insure the production of business, Perry went into the field and wrote and placed \$250,000 worth of insurance highest.

surance himself, for which he refused

wrote and placed \$250,000 worth of insurance himself, for which he refused to take a commission.

The National Insurance Company of Atlanta has been the inspiration for other negro enterprises with which it is affiliated. One of these is the Citizens' Trust Company, which opened its doors on August 16, 1921. How well it is succeeding is reflected in its deposits of \$459,730.83 on March 1, 1923. In 1917 Perry and his associates founded the Service Company with an authorized capital of \$100,000, operating at that time a laundry in Atlanta, In 1918 a second laundry was opened in Augusta. From those beginnings the Service Company has gone into other lines of business and become a \$5,500,000 matitution. It is the largest corporation in the world to-day operated by negroes. The company was recently awarded a contract for a public-school building by the city of Atlanta at a figure of \$212,000.

Carver Is a Black Genius

N OW for Carver. He is the negro scientist in charge of the research laboratories at Tuskegee Institute. You will find him in "Who's Who in America." He is a member of the British Royal Society of Arts, a distinction of the second state of the second second with the second se

America. To is a memoer of the British Royal Society of Arts, a distinction
enjoyed by not many Americans.

Working in his laboratory at Tuskegee, this colored man has developed
165 by-products of the pessuut and
115 by-products of the sweet potato.

Some of his sweet-polato products include synthetic rubber, black paint, and
white flour. From the clays of the
Georgia hills this black man has developed colors that have been the despair
of scientists for centuries. Milk, buttermilk, butter, salad oils, cheese, face
lotions, inks, and dyes from peanuts;
flour, paint, sirups, a coffce substitute,
and ginger from sweet potatoes, and
everlasting colors from the clays of the

hillsides—these are but a fer-wonderful discoveries of the genius whose works have been nized on two continents and wh in almost daily conference with ists and investors seeking to ma tical application of his discover

tical application of his discover.
And this George Washington
was born of pure negro stock as
souri plantation about the fee.
Civil War. The bay Carver see of his days roaming the was interesting himself in every in vegetable and insect life.

At the age of ten he was after a little one-room schoolhouse, a age of twelve he got an opput to go to Fort Scott, Kan, with; to go to Fort Scott, Kan., whi i lily and there he worked and se school until he had secured a school education. After more me work he got into a small cole lown. Latter he went to the Ismail College, at Ames, where he magricultural work and took the in of master and he she had agricultural work and took the is of master and bachelor of arts -taking his degrees he was else member of the faculty and charge of the greenhouse, boc-cal laboratory, and the laboratory in systematic botsary. During al-years in which he was acquiring a cation he midd his way as he were

years in which he was acquiring at cation he paid his way as he went ally as a laundryman.

About thirty years ago Dr. 2.

T. Washington recognized in his man he needed at Tuskeps.

Tuskegee Dr. Carver went, and by you will find him to-day. With a love for all mankind and a significant in the Greator of all things. The second of a white man's blood, continue of a white man's blood, continue make discoveries and perfect assemble. of a write min's flood, continue make discoveries and perfect prosents that may yet revolutionize the appropriate the subtract industry of the South that embraced human slavery and the trapped itself into slavery to a crop system of sealing processing the state of erop system of agriculture.

A New Kind of Race Pride

PERRY and Carver! Two distant Deficit and Carver: I we described the same races working along distinctly distinct, but both inhund with realist and race consciousness, and both so large for the economic emancipates which will be a supported to the control of th their kind. At the same time they working up a real race problem by new race consciousness and race p

working up a real race problem by new race consciousness and race puthey are inspiring in their once lefegic, lary, unaspiring kind. Jim to could be assigned a place and wascould be assigned a place and problem in these United States tea. The negre's biggest stake is in a South. Here he has worked out problems and established his greater of the state of the struggle and halpless in their the struggle and halpless in their the struggle and helpless in their the struggle and helpless in their the struggle and the struggle and helpless in their their their their their the struggle and helpless in their and those better equipped negroes y nave achieved economic independence the South are not going to trade the certain gains for uncertain prope in other parts of the country. Sets and unseed in individuals here and the having no pride of race, may aspire mistaken social equality and seek is push themselves over the color line, have heard of such; I have yet to see one of that kind.

For



while teacher down the road turns off to sa' there's another to plays a saxophone of Grent. Or maybe Some say there isn' at all, but I doubt the dates are generally can's hear of, even but I don't think he

ring in a perfectly ter. However, you "It's eighty year." Tuesday, since W. Tuesday, since W. commation from the but to this day he Albert coat an' eve him to the window made the hirth n fast an' speculates possible rival in resince the necession semebody else an' a campaign y the brush for cancellelible to take eligible to take av of 'em hurtin' his so, he runs a risl party is nothin' it ties. Look at the Ford had!

Bedlam

"Havin been preciate Boone can't ref ruin an' suffe hind him as he Only Heaven, i know the railed lives that for. "Either the

to be made to ; for life, or el should put him public peace. "You'd thin have enough s Bryan fool 'e people in more may distrust point where I his wife abou up children,

the passions make a great Or, better s glasses an' tr Tve seen where every an' contente left in the . a Bedlam w of acceptant they must 'em if they they're the friends. luncheon h left, an' as per soft a bird's wins