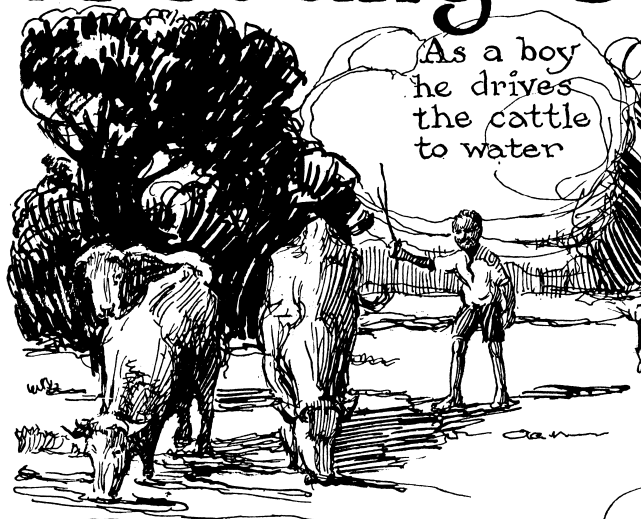


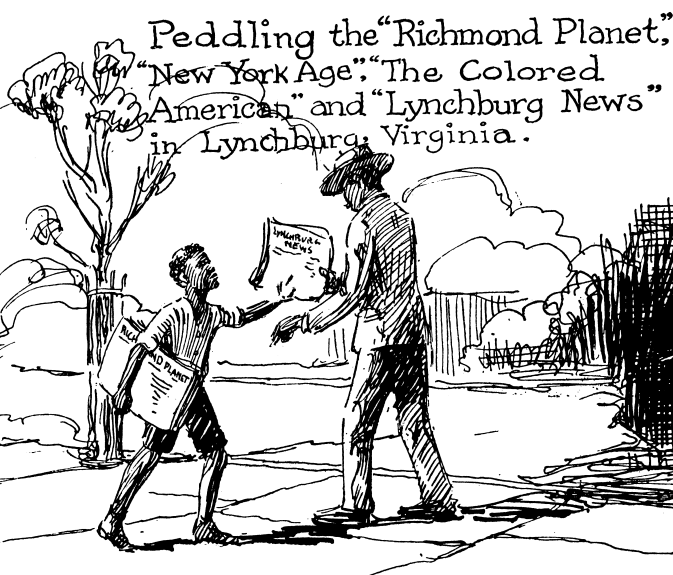
# ROBERT H. RUTHERFORD: The Story of A Young Colored Man Who Grew Economically Old Early



As a boy he drives the cattle to water



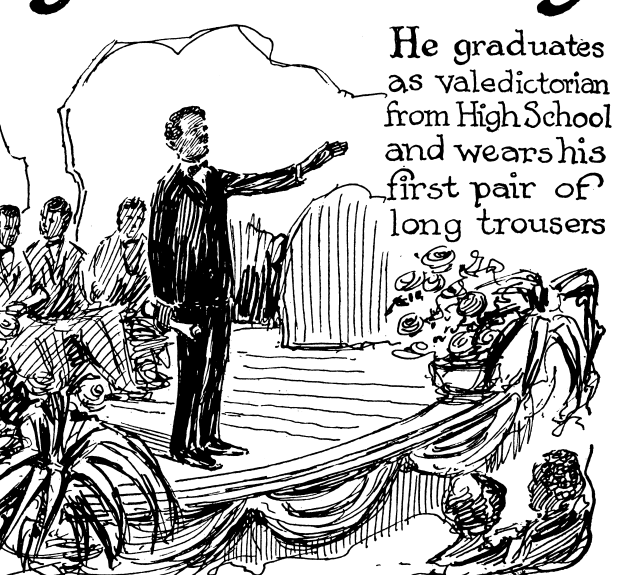
Some years later he leaves Atlanta in a "Jim Crow" car



Peddling the "Richmond Planet," "New York Age," "The Colored American" and "Lynchburg News" in Lynchburg, Virginia.



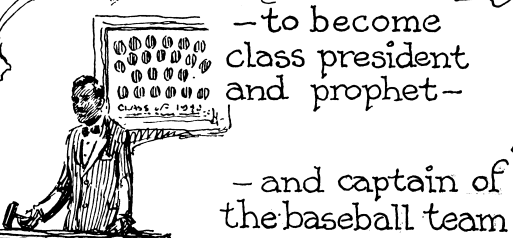
- and then sells insurance, learning its difficulties.



He graduates as valedictorian from High School and wears his first pair of long trousers

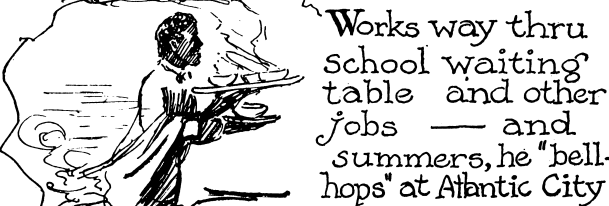


Enters Howard University



- to become class president and prophet -

- and captain of the baseball team



Works way thru school waiting table and other jobs - and summers, he "bell-hops" at Atlantic City.



Is appointed Northern General Agent of the Insurance Company locating in Newark, N.J. and Philadelphia

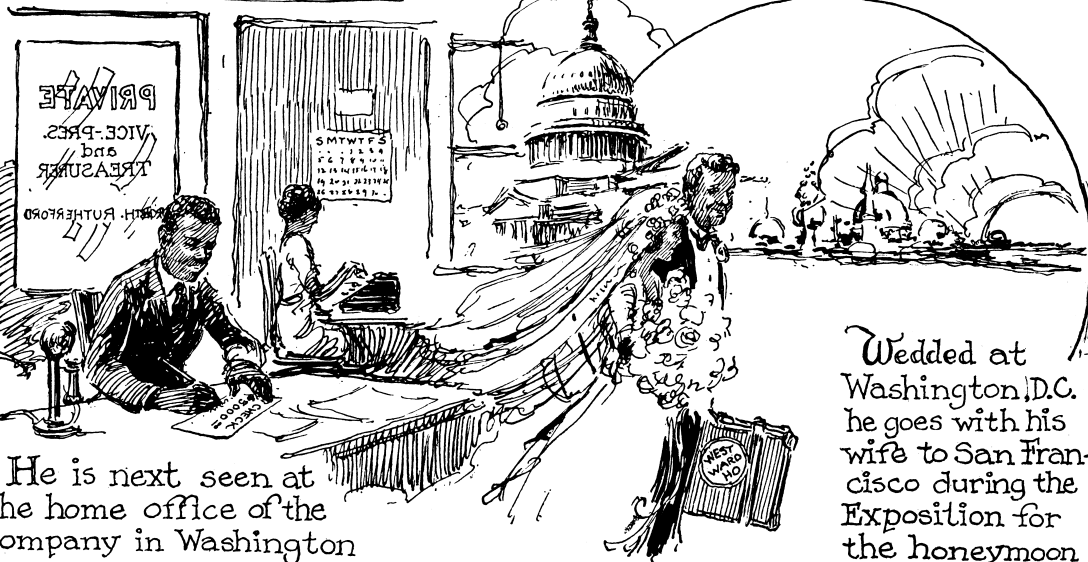


TRAVELING DIFFICULTIES

Given a leaky room in a hotel - and learning that a negro often may not eat as others



- he takes to a park bench for sleep and breakfast

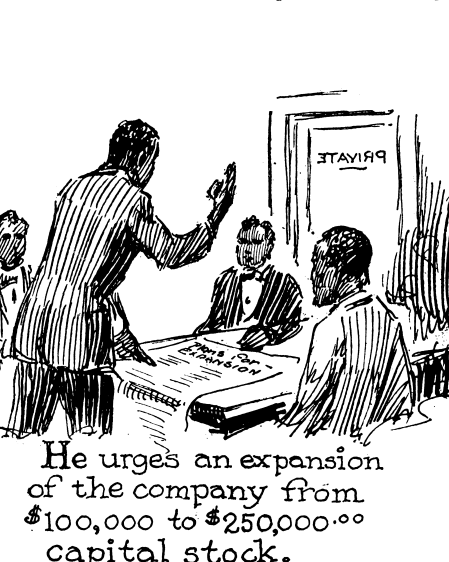


He is next seen at the home office of the company in Washington

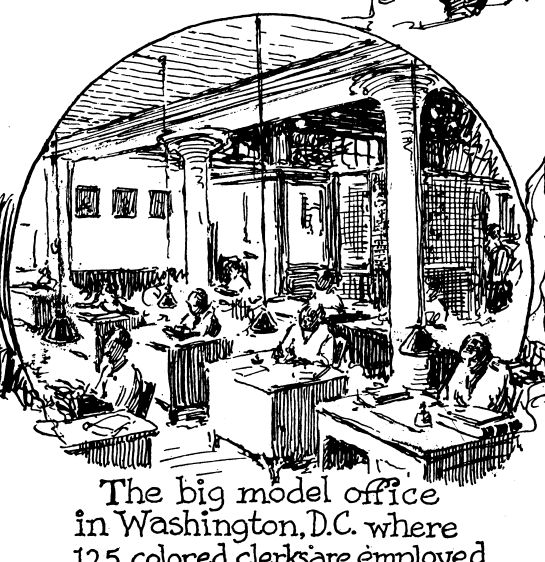


Wedded at Washington, D.C. he goes with his wife to San Francisco during the Exposition for the honeymoon

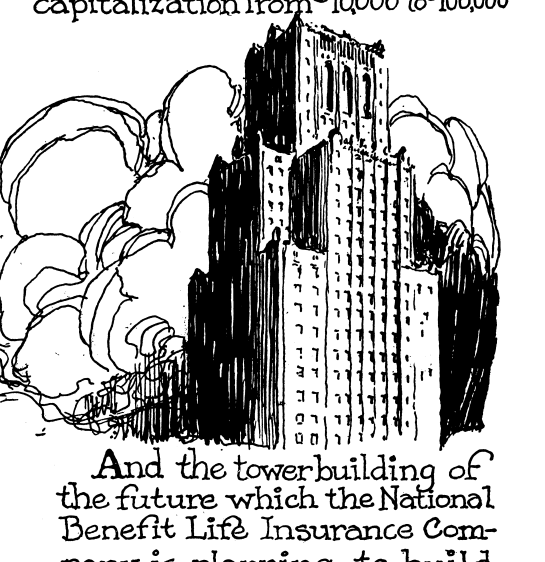
Now he has two sturdy boys of two and six.



He urges an expansion of the company from \$100,000 to \$250,000.00 capital stock.



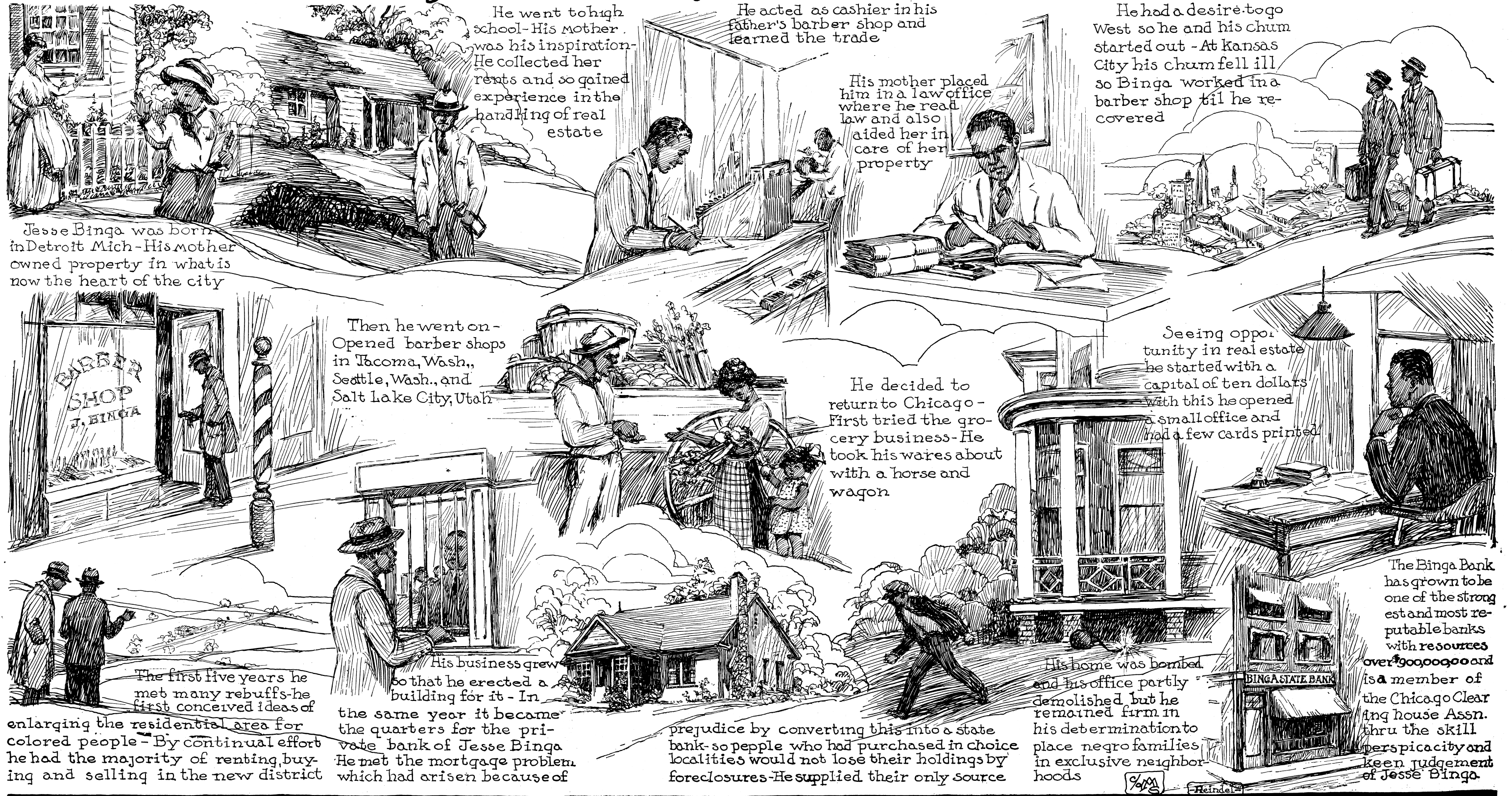
The big model office in Washington, D.C. where 125 colored clerks are employed



And the tower building of the future which the National Benefit Life Insurance Company is planning to build.

# JESSE BINGA, THE PIONEER BANKER.

who started with ten dollars and built an institution worth a million, and thru clear thinking and shrewd judgement became Chicago's financial genius



He went to high school - His mother was his inspiration - He collected her rents and so gained experience in the handling of real estate

He acted as cashier in his father's barber shop and learned the trade

His mother placed him in a law office where he read law and also aided her in care of her property

He had a desire to go West so he and his chum started out - At Kansas City his chum fell ill so Binga worked in a barber shop til he recovered

Jesse Binga was born in Detroit Mich - His mother owned property in what is now the heart of the city

Then he went on - Opened barber shops in Tacoma, Wash., Seattle, Wash., and Salt Lake City, Utah

He decided to return to Chicago - First tried the grocery business - He took his wares about with a horse and wagon

Seeing opportunity in real estate he started with a capital of ten dollars with this he opened a small office and had a few cards printed

The Binga Bank has grown to be one of the strongest and most reputable banks with resources over \$90,000,000 and is a member of the Chicago Clearing house Assn. thru the skill, perspicacity and keen judgement of Jesse Binga.

The first five years he met many rebuffs - he first conceived ideas of enlarging the residential area for colored people - By continual effort he had the majority of renting, buying and selling in the new district

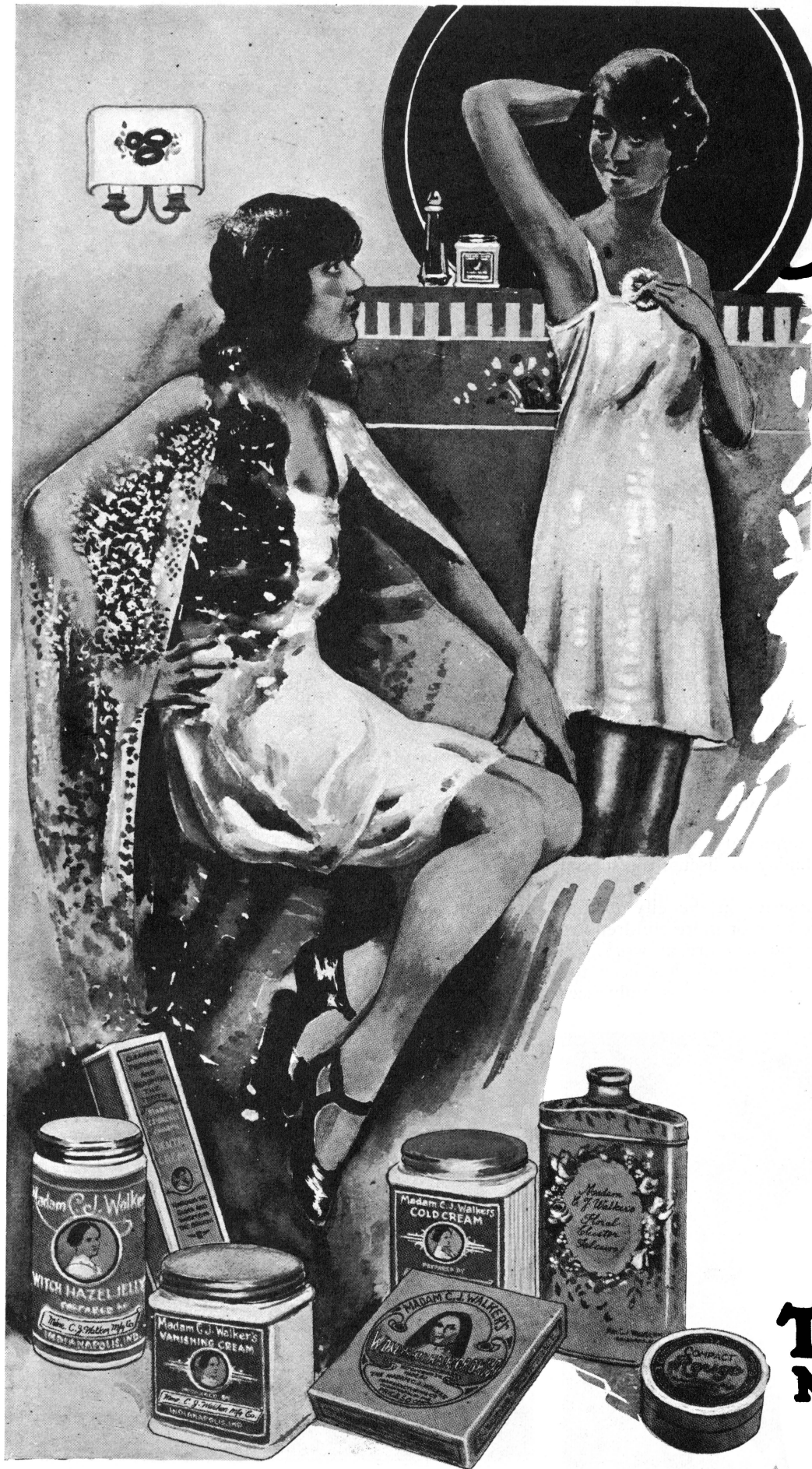
His business grew so that he erected a building for it - In the same year it became the quarters for the private bank of Jesse Binga - He met the mortgage problem which had arisen because of

prejudice by converting this into a state bank - so people who had purchased in choice localities would not lose their holdings by foreclosures - He supplied their only source

His home was bombed and his office partly demolished, but he remained firm in his determination to place negro families in exclusive neighborhoods

W.M. Heindel





# from boudoir to beach wherever beauty's charms are shown

Only a few women are born beautiful, but all can achieve it.

Beautiful hair and lovely skin are the basis of bodily beauty. They lead to what every woman justly desires—masculine admiration, and matrimony.

Men (when they get together) do not ask, "How intelligent is that woman?" but "Is she pretty? How does she look?"

You get a chance to talk with about one out of every one hundred thousand people you meet. Your chief relations are those of sight. Seeing is believing. Everybody says: "Show me." She who exhibits beauty in the boudoir, on the avenue, or at the beach, invites the admiration of men and the envy of women.

Every woman can show beauty today if she will but grasp this open secret:

Use only Madam C. J. Walker's Superfine Toilet Preparations.

Expensively compounded but conservatively priced.

Absolutely unsurpassed for pimples, freckles, dandruff, baldness, brittle falling hair, eczema—in fact, almost anything affecting the hair or skin.

If ugly, they will make you pretty.

If pretty, they will make you more so.

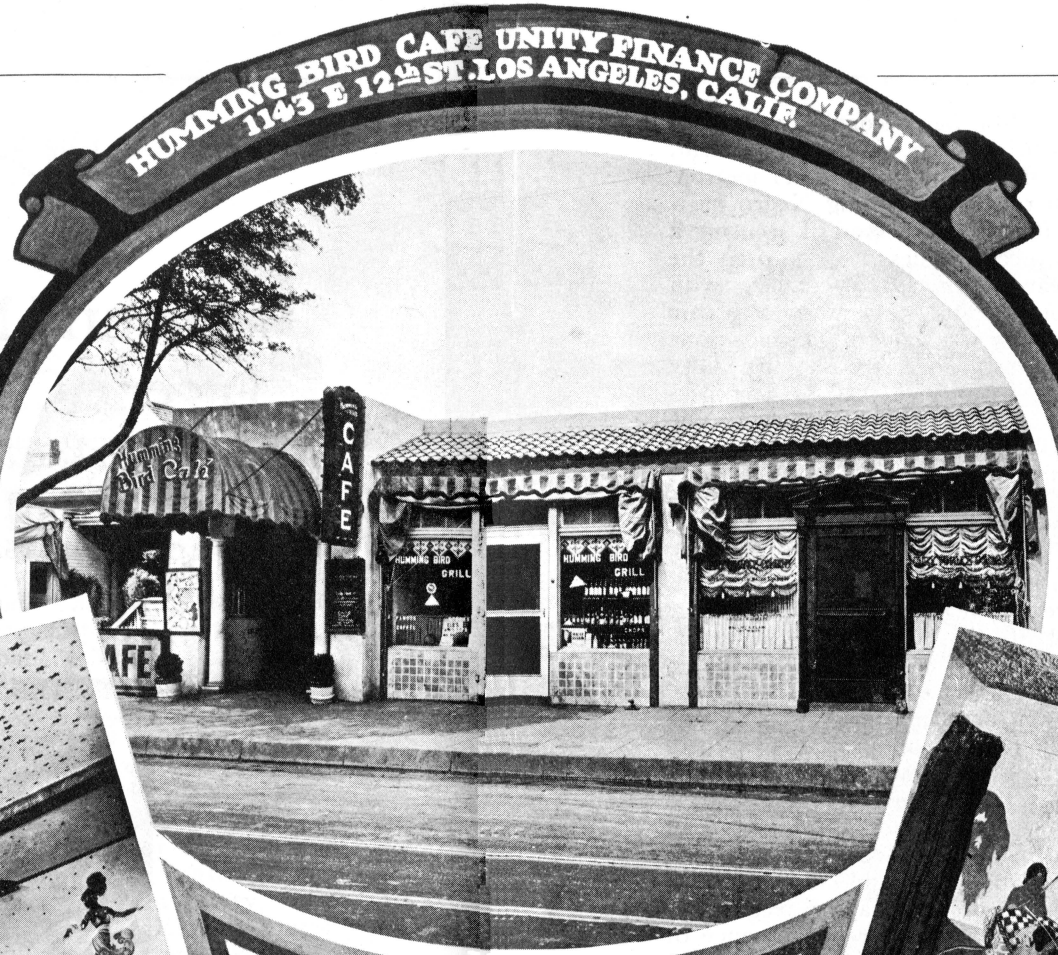
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On sale by all good drug stores, Madam C. J. Walker agents, and direct by mail. The choice everywhere of everybody who's anybody.

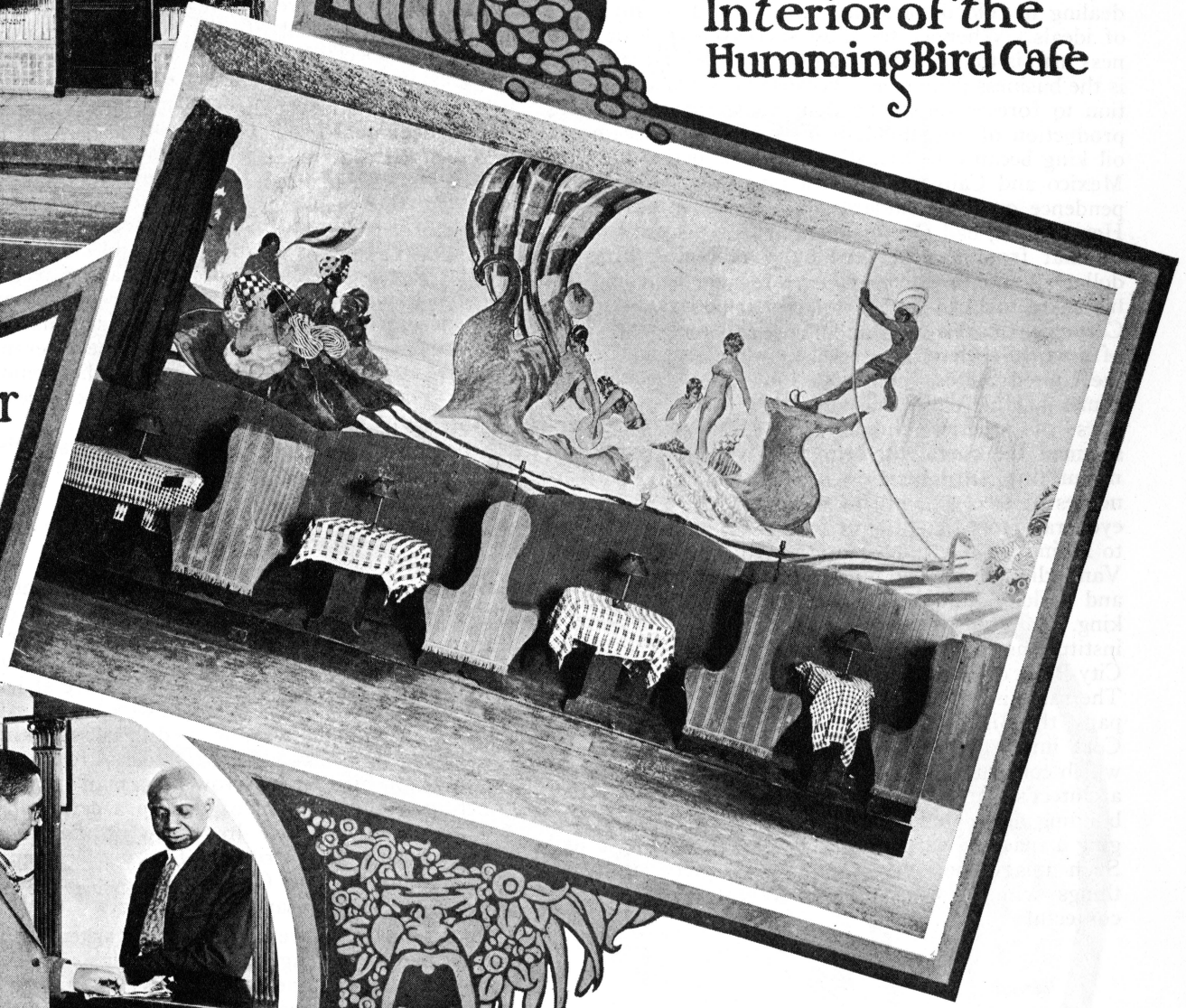






Section of Interior of the Hummingbird Cafe

Section of Interior of the Hummingbird Cafe



The Most Popular Amusement Center in L.A.



Interior of Offices of the Unity Finance Co. Los Angeles

An Outstanding Feature in the Business of Los Angeles



"All that mankind has done, thought, gained, or been, it is lying / as in magic preservation, in the pages of Books."—CARLYLE.

# The Messenger's May Educational Supplement

## Some Books and Reviewers:

### ECONOMICS AND POLITICS

"THE POMP OF POWER," Anonymous. Reviewed by Roscoe Simmons, Contributing Editor, *Chicago Defender*.

"WOODROW WILSON AND WORLD SETTLEMENT," by Ray Stannard Baker. Reviewed by Emmet J. Scott, Secretary to the late Booker T. Washington, Special Assistant to the Secretary of War Baker, now Secretary-Treasurer of Howard University.

"SHALL IT BE AGAIN?" by John Kenneth Turner. Reviewed by A. Philip Randolph.

"GUILD SOCIALISM," by Niles Carpenter. Reviewed by Thomas Kirksey, of Boston University Law School.

"LIFE AND LETTERS OF WALTER H. PAGE," Edited by B. J. Hendricks. Reviewed by J. Milton Sampson, ex-Professor of English Literature of Union University.

"IMPERIAL WASHINGTON," by R. F. Pettigrew. Reviewed by John H. Ryan, Member of the Washington Legislature, and Editor-Owner *Ryan's Weekly*.

"PUBLIC OPINION," by Walter Lippman. Reviewed by James Weldon Johnson, Secretary, The National Association for the Advancement of Colored People; Poet, Author, ex-Minister to Nicaragua.

### HISTORY

"THE WORKERS IN AMERICAN HISTORY," by James Oneal. Reviewed by Chandler Owen.

"THE STORY OF MANKIND," by Hendrick Van Loon. Reviewed by Myra H. Colson, Y. W. C. A. Worker.

"THE NEGRO IN OUR HISTORY," by Carter G. Woodson. Reviewed by Eugene Kinckle Jones, Executive Secretary National Urban League.

"THE OUTLINE OF HISTORY," by H. G. Wells. Reviewed by J. Cogdell.

### DRAMA

"PRINT OF MY REMEMBRANCE," by Augustus Thomas. Reviewed by Lovett-Fort Whiteman, art and dramatic critic.

"A SHORT HISTORY OF THE ENGLISH DRAMA," by Benjamin Brawley. Reviewed by Montgomery Gregory, Professor in Howard University.

### SOCIOLOGY

"THE SOCIAL TREND," by Edward A. Ross. Reviewed by Dr. W. S. Scarborough, President Emeritus, Wilberforce University.

"THE NEW SOCIAL ORDER," by Harry F. Ward. Reviewed by Abram Harris, The Department of Research of the National Urban League.

"THE NEGRO IN CHICAGO," by Mixed Race Commission. Reviewed by J. A. Rogers, Author of "From Superman to Man."

### PSYCHOLOGY

"THE GROUP MIND," by William McDougall. Reviewed by Charles S. Johnson, Director Department of Research, and Editor of *Opportunity*, the organ of the National Urban League; Chief Editor of "The Negro in Chicago."

"SELF-MASTERY," by Emile Coué. Reviewed by Louis T. Wright, M.D.

### RELIGION

"THE HISTORY OF THE NEGRO CHURCH," by Carter G. Woodson. Reviewed by Robert W. Bagnall, Director of Branches, National Association for the Advancement of Colored People.

### SOCIAL SCIENCE

"THE RUSSIAN IMMIGRANT," by Jerome Davis. Reviewed by Frank Crosswaith, only Negro Member of Executive Committee American Labor Party.

### SEX

"WOMEN AND THE NEW RACE," by Margaret Sanger. Reviewed by Grace Campbell, Special Parole Officer and Member Local School Board of New York City.

### LITERATURE—FICTION

"BABBITT," by Sinclair Lewis. Reviewed by Eric D. Waldron, magazine writer.

"CERTAIN PEOPLE OF IMPORTANCE," by Kathleen Norris. Reviewed by Nella Larsen Imes.

"TALES OF THE JAZZ AGE," by F. Scott Fitzgerald. Reviewed by Anita Thompson, Movie Actress and Scenario Writer.

"NIGGER," by Clement Wood. Reviewed by W. A. Domingo, editor and writer.

"THEY CALL ME CARPENTER," by Upton Sinclair. Reviewed by E. Ethelred Brown, Minister Liberal Church.

"PENITENT," by Edna Wortley Underwood. Reviewed by Arthur Schomburg, President American Negro Academy.

"JURGEN," by James Branch Cabell. Reviewed by Francis Ellis Rivers, A.B., Yale University; LL.B., Columbia Law School.

### SCIENCE

"THE OUTLINE OF SCIENCE," Edited by Arthur J. Thompson. Reviewed by Thomas W. Talley, Professor of Chemistry and Biology in Fisk University.

### CRITICISM

"PREJUDICES," by H. L. Mencken. Reviewed by Walter F. White, Assistant Secretary National Association for the Advancement of Colored People.

A triumph in constructive Negro journalism. A magazine for the growing and widening fraternity of men and women who seek to appreciate and enjoy the best that is thought and experienced by the human race through the fellowship of books.



SOME sage has said that "reading makes a full man, writing an accurate man and conversation a ready man." To the social student, it is not strange that reading should precede other methods in the order of equipping man with the tools of knowledge; of storing his mind with the facts and principles of nature and society.

The overmastering allurements and haunting charm of browsing among the books of the world, new and old, conservative, liberal and radical, in content and perspective, and of making fresh acquaintances among them, is appealing to more and more busy persons. Communion with the world's "best minds" in science, literature, art, history, sociology, economics, poetry, is constantly becoming an essential to the acquisition of information universally recognized as the proof and test of culture, and as a chart and compass for a clear and comprehensive understanding of the social behavior of this intricate, paradoxical, baffling, distressingly distraught world we live in.

In this extraordinary Book Review Number, the *Messenger* is blazing a new trail in Negro journalism, presenting the "best minds" of the race in review of the latest and most significant works in bookdom.

Ours is the purpose of deepening an interest in, of creating a love among Negroes for the choice, rare and enduring creations of thought and feeling of our modern life; of interpreting the trend of times and pointing with prophetic finger to the future.

## Some Books and Reviewers:

### POETRY

"HARLEM SHADOWS," by Claude McKay. Reviewed by Georgia Douglas Johnson, poet.

"BRONZE," by Georgia Douglas Johnson. Reviewed by Alice Dunbar-Nelson, Public School Teacher and Social Worker.

"CORDS AND DISCORDS," by Walter Everett Hawkins. Reviewed by Countee P. Cullen, poet.

### WHO'S WHO

"THE MODERN K. K. K.," by H. P. Fry. Reviewed by William Pickens, formerly Dean of Morgan College; Field Secretary National Association for the Advancement of Colored People.

"AMERICA FACES THE FUTURE," by Durant Drake. Reviewed by George W. Harris, Editor-Owner *New York News*; only Negro Member of Aldermanic Chamber of New York City.

"CIVILIZATION IN THESE UNITED STATES." An Inquiry by Thirty Americans. Reviewed by William H. Ferris, A.B., Yale; A.M., Harvard; Author of "The African Abroad."

### AUTOBIOGRAPHY

"FIFTY YEARS A JOURNALIST," by Melville E. Stone. Reviewed by Lester A. Walton, only Negro reporter of the *New York World*.

### BUSINESS

"MEN WHO ARE MAKING AMERICA," by B. C. Forbes. Reviewed by Harry H. Pace, President Black Swan Record Co.

### OPEN FORUM

"THE NEGRO PRESS IN THE UNITED STATES," by Frederick H. Detweiler. Reviewed by Monroe N. Work, Head of Department of Records and Research, Tuskegee Normal and Industrial Institute; Editor of the *Negro Year Book*.

"THE RISING TIDE OF COLOR," by Lothrop Stoddard. Reviewed by Chas. H. Houston, Harvard Law School.

"THE W. G. N.," Reviewed by Nahum Daniel Brascher, Editor-in-Chief, The Associated Negro Press.

"THE REVOLT AGAINST CIVILIZATION," by Lothrop Stoddard. Reviewed by Prof. Kelly Miller, Dean Junior College, Howard University.

"THE HISTORY OF THE NEW YORK TIMES," by Elmer Davis. Reviewed by Noah D. Thompson, Member Editorial Staff, Los Angeles *Evening Express*.

"NEW WORLD OF ISLAM," by Lothrop Stoddard. Reviewed by Allayne Leroy Locke, winner Rhodes Scholarship to Oxford University; at present Professor in Howard University.

### PHILOSOPHY

"HINDU GODS AND HEROES," by Lionel D. Barnett. Reviewed by H. G. Nudgel, Hindu student.

Some of the publishers whose books will be reviewed in the May number:

GEO. DORAN & CO.	HOUGHTON, MIFFLIN CO.
B. W. HEUBSCH	CENTURY CO.
D. APPLETON & CO.	HARPER BROTHERS
DOUBLEDAY, PAGE & CO.	AMERICAN LIBRARY SERVICE
CHARLES H. KERR	DODD, MEAD & CO.
HARCOURT, BRACE & CO.	BIRTH CONTROL PUBLISHING CO.
BONI, LIVERIGHT, Inc.	CHARLES SCRIBNER'S SONS
THE MACMILLAN CO.	COLLIER'S
GEORGE PUTNAM	

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THE MESSENGER PUBLISHING COMPANY,  
2305 Seventh Avenue, New York City.

Please enter my subscription for THE MESSENGER for one year.

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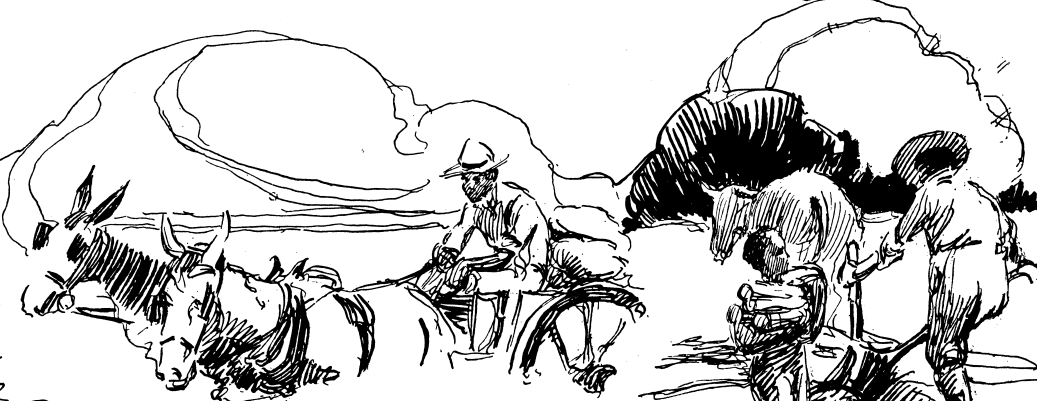


# Life and Vision of a Negro Pioneer

How Samuel Wilson Rutherford founded a great insurance company - new freedom for his race.



Born in his grandfather's cabin in Georgia in 1866



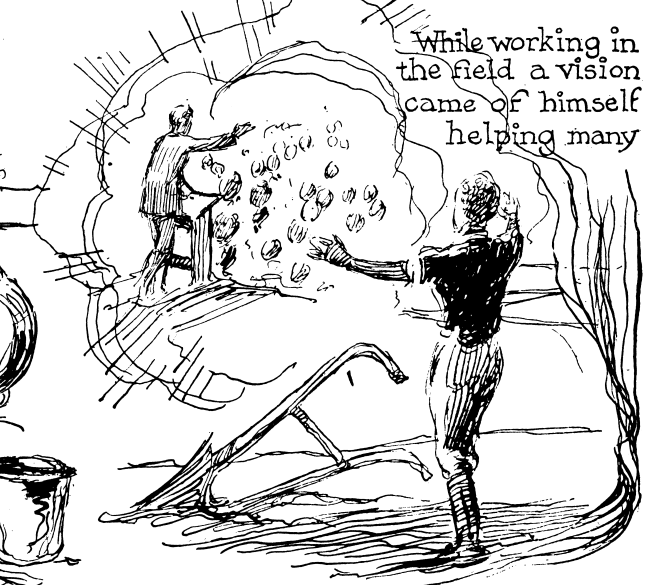
His grandfather had bought his own and his wife's freedom, earning the money with a mule team in odd hours



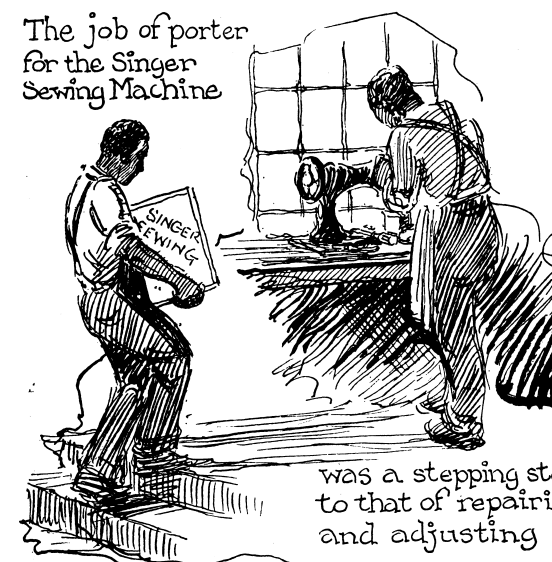
His only schooling was in the Baptist Sunday School



Married at 20 he took a small farm where his son Robert was born

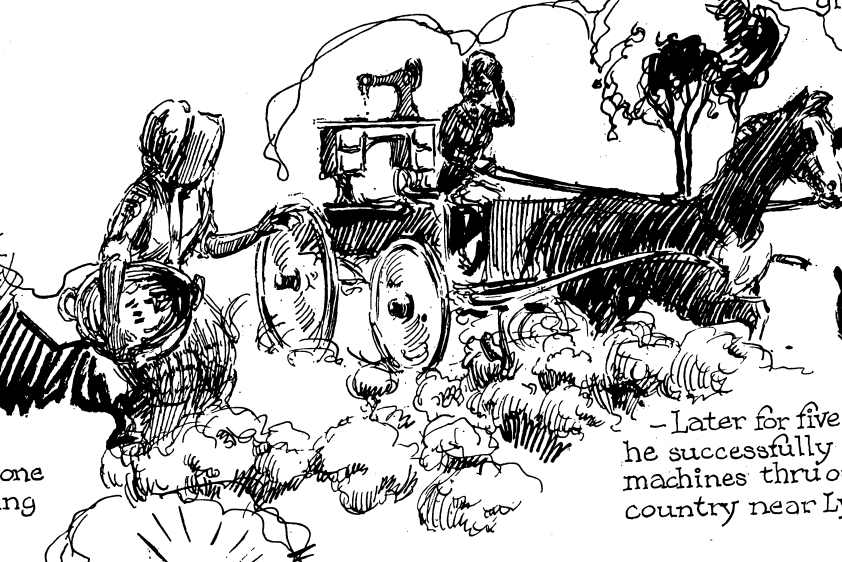


While working in the field a vision came of himself helping many



The job of porter for the Singer Sewing Machine

was a stepping stone to that of repairing and adjusting



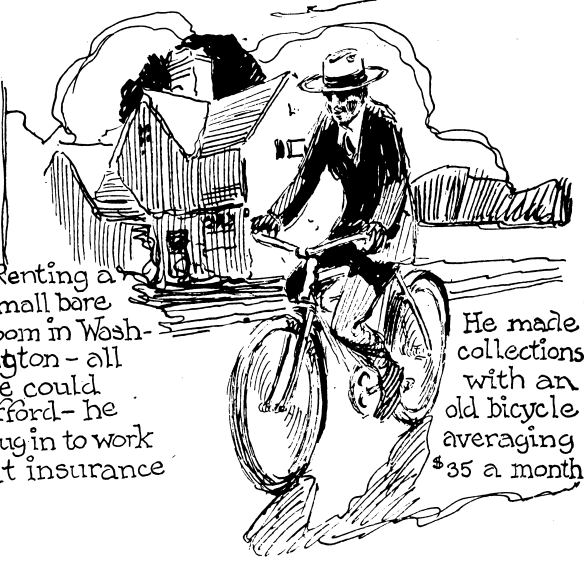
- Later for five years he successfully sold machines thru out the country near Lynchburg



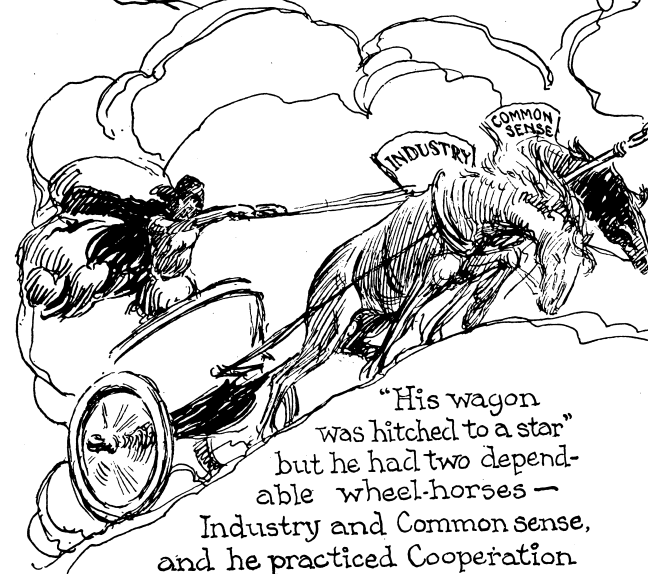
- Association with a colored fraternal organization introduced him to insurance and proved a turning point.



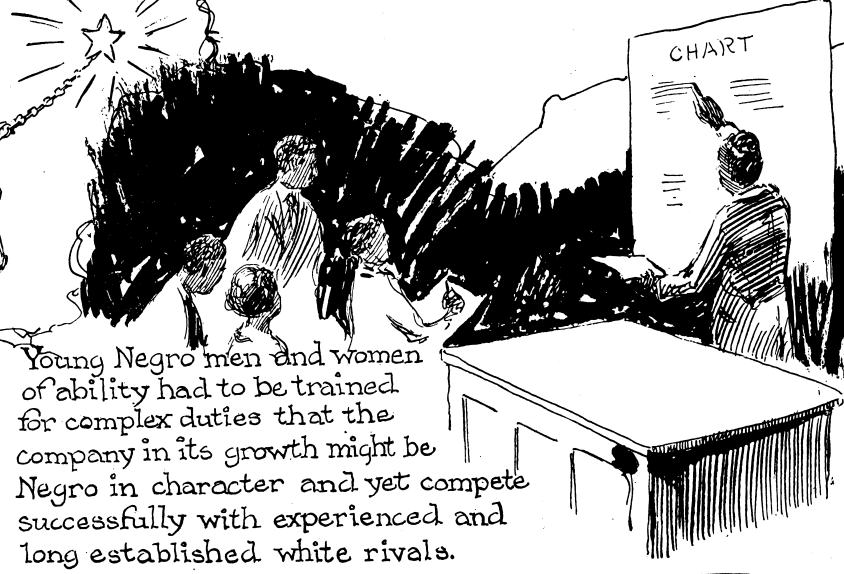
Renting a small bare room in Washington - all he could afford - he dug in to work at insurance



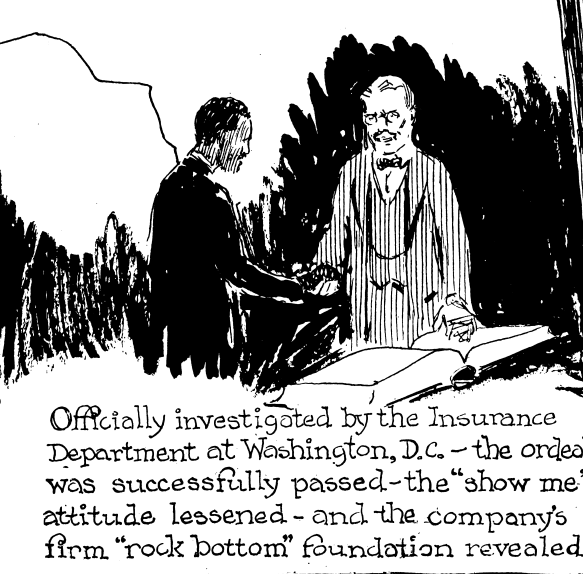
He made collections with an old bicycle averaging \$35 a month



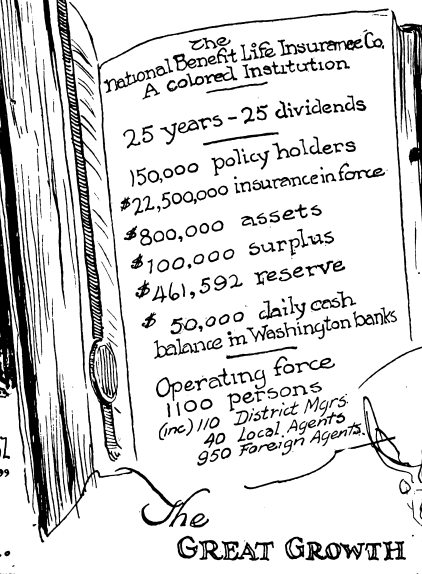
"His wagon was hitched to a star" but he had two dependable wheel-horses - Industry and Common sense, and he practiced Cooperation



Young Negro men and women of ability had to be trained for complex duties that the company in its growth might be Negro in character and yet compete successfully with experienced and long established white rivals.



Officially investigated by the Insurance Department at Washington, D.C. - the ordeal was successfully passed - the "show me" attitude lessened - and the company's firm "rock bottom" foundation revealed.



**The National Benefit Life Insurance Co.**  
A colored Institution

- 25 years - 25 dividends
- 150,000 policy holders
- \$22,500,000 insurance in force
- \$800,000 assets
- \$100,000 surplus
- \$461,592 reserve
- \$50,000 daily cash balance in Washington banks

Operating force  
1100 persons  
(inc) 110 District Mgrs  
40 Local Agents  
950 Foreign Agents

*The GREAT GROWTH*



THE REALISATION OF HIS VISION - HELPING MANY OF THE NEGRO RACE.

BENEFIT PAYMENT  
SCHOOL BOOKS

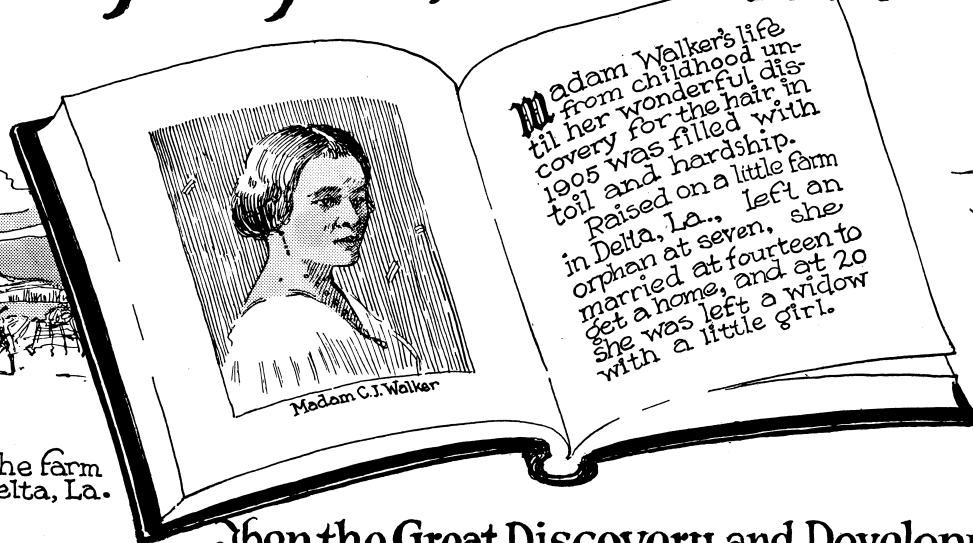


# Madam C.J. Walker, Race Wonder Woman

whose remarkable business ability dignified a profession uplifted a people, and left an undying memory



On the farm in Delta, La.



Madam Walker's life from childhood until her wonderful discovery for the hair in 1905 was filled with toil and hardship. Raised on a little farm in Delta, La., she orphaned at seven, she married at fourteen to get a home, and at 20 she was left a widow with a little girl.



A widow with a baby girl.



she reared and educated her daughter under great difficulties.

## Then the Great Discovery and Development



The wonderful discovery was successfully tried on the family



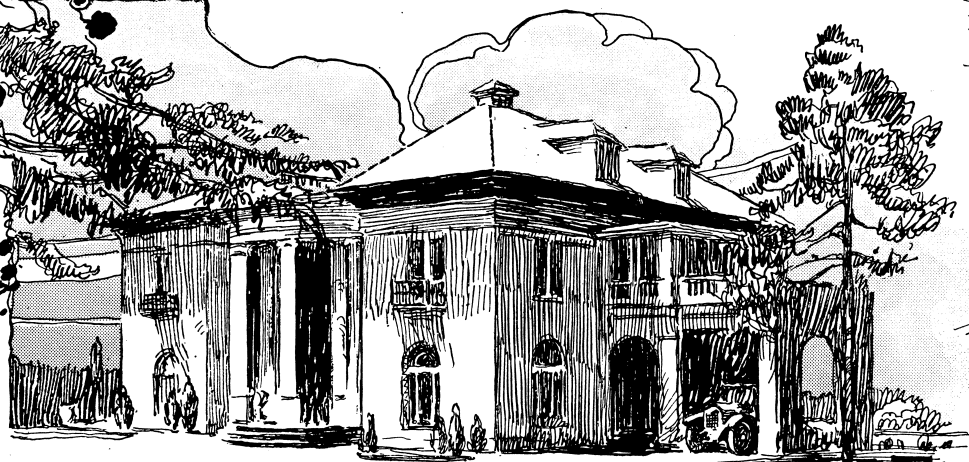
Cuba, Panama and the West Indies were visited in 1913 and now business is done in four languages.

She went to Denver and in a year built a fair business - then

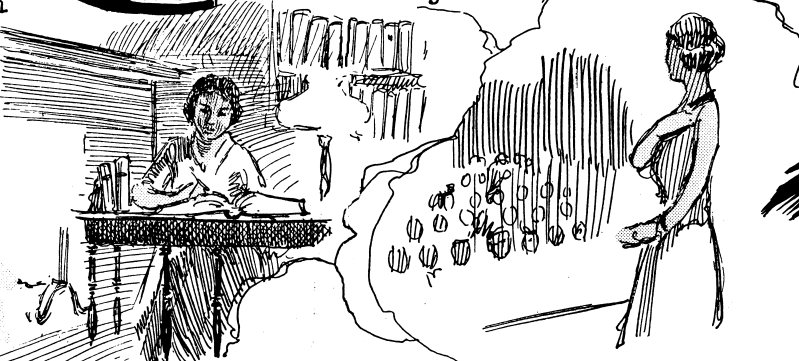
for a year and a half she traveled convincing the skeptical. Discouragements

were overcome by her determination and she placed her daughter at the head of a business in Pittsburg

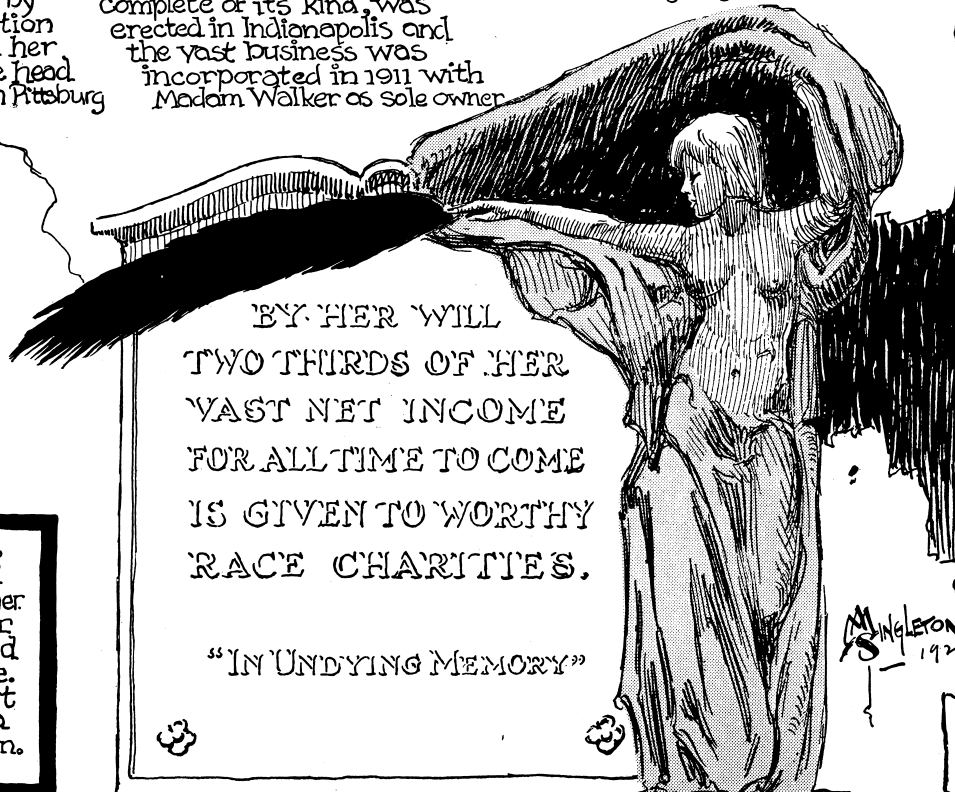
A home and factory, most complete of its kind, was erected in Indianapolis and the vast business was incorporated in 1911 with Madam Walker as sole owner



"Villa Lewaro" so named by Caruso, her beautiful home at Irvington on Hudson



In later life she read and studied to overcome her lack of training in youth. She employed a tutor, - and the student outstripped the teacher. She took business courses to develop with her business. The Bible was her main guide and she absorbed the masterpieces of literature. She was intensely interested in the betterment of humanity and her race, in great demand as a public speaker - a well-rounded fighting woman.



BY HER WILL TWO THIRDS OF HER VAST NET INCOME FOR ALL TIME TO COME IS GIVEN TO WORTHY RACE CHARITIES.

"IN UNDYING MEMORY"

M. Singleton 1924



# Underwriters Mutual Life Insurance Company

## RECORD FOR YEAR 1923

Total Income Since Organization .....	\$330,172.46
Payments to Policyholders and Beneficiaries for the Year.....	33,101.16
Total Payments to Policyholders and Beneficiaries Since Organization	109,175.67
Increase in Business During the Year.....	115.49%
35,000 Satisfied Policyholders	

*Officered and conducted entirely by people of the Colored Race*

**M**Y husband died from pneumonia, but he left me a policy in the Underwriters Mutual Life Insurance Co. I invested it to great advantage, so today, "I'm sitting pretty."



**"SITTING PRETTY"**

# Underwriters Mutual Life Insurance Company

Chicago, Illinois

Mention THE MESSENGER