

Announcement was made today by Edwin R. Embree, President of the Julius Rosenwald Fund, that an additional \$2,000,000 has been given by Mr. Rosenwald to the fund. This latest contribution, which is given in the form of a certificate for twenty thousand shares of Sears, Roebuck and Company stock, brings the capital assets of the fund to a figure in excess of \$20,000,000. An unusual feature is the stipulation by Mr. Rosenwald that the entire fund, principal and interest, be expended within twenty-five years of his death. Mr. Rosenwald's letter to the trustees follows:

Trustees, Julius Rosenwald Fund.
Gentlemen:

I am happy to present herewith to the Trustees of the Julius Rosenwald Fund certificate for twenty thousand shares of the stock of Sears, Roebuck and Company.

When the Julius Rosenwald Fund was created and sums of money turned over, it was provided that the principal as well as the income might be spent from time to time at the discretion of the trustees and it was my expectation from the beginning that the entire principal should be spent within a reasonable period of time. My experience is that Trustees controlling large funds are not only desirous of conserving principal but often favor adding to it from surplus income. I am not in sympathy with this policy of perpetuating endowments and believe that more good can be accomplished by expending funds as Trustees find opportunities for constructive work than by storing up large sums of money for long periods of time. By adopting a policy of using the fund within this generation, we may avoid those tendencies toward bureaucracy and a formal or perfunctory attitude toward the work which almost inevitably develop in organizations which prolong their existence indefinitely. Coming generations can be relied upon to provide for their own needs as they arise.

In accepting the shares of stock now offered, I ask that the Trustees do so with the understanding that the entire fund in the hands of the Board, both income and principal, be expended within twenty-five years of the time of my death.

It gives me great pleasure to offer this additional fund at the time of the first meeting of the enlarged Board of Trustees.

Sincerely yours,
(Signed) JULIUS ROSENWALD.

The present Trustees of the Fund, in addition to Mr. Rosenwald, who serves as Chairman of the Board, are:

Edwin R. Embree, President.

Alfred K. Stern, Director.

Lessing J. Rosenwald, Treasurer.

Harold H. Swift, Vice-President of Swift and Company and Chairman of the Board of Trustees of the University of Chicago.

Frank L. Sulzberger, Vice-President, Enterprise Paint Manufacturing Company and a Director of the Jewish Charities of Chicago.

Harry W. Chase, President of the University of North Carolina.

Mrs. David M. Levy of New York City, daughter of Mr. Rosenwald.

Edgar B. Stern, President of the New Orleans Cotton Exchange and Chairman of the New Orleans Community Chest.

An unusual provision of this Fund is that the trustees other than the Founder and the President may not serve for more than six years consecutively nor beyond the age of sixty-five.



Cross ref w Pay Clinics.

File
(Ret. by M.M.D.)

August 5, 1924.

Mr. Julius Rosenwald,
c/o Sears, Roebuck & Co.,
Chicago, Illinois.

Dear Mr. Rosenwald:

Mr. Graves has sent me the correspondence regarding pay clinics in Michael Reese Dispensary, and asked me to make note to you of any opinions that occur to me regarding the situation there.

Mr. Ransom's letters describe the attitude of the medical staff at Michael Reese Dispensary, which, according to a number of votes taken, was strongly opposed to the principle of pay clinics. It appears also that a majority are opposed even to a consultation clinic offering diagnostic service only, without treatment.

This attitude on the part of the medical staff is what might have been expected. I have had occasion to observe a number of similar instances. The attitude of the doctors is partly due to an already established prejudice against the pay clinic idea; partly to a fear that the pay clinic really takes away patients who otherwise would go to private offices of doctors; partly to a disbelief of the statement that there are many patients who cannot afford to pay for needed medical service at private rates and who are not eligible, or who are not willing to go to a free dispensary.

My impression is that a consultation clinic giving diagnosis only would be of doubtful success in the district which Michael Reese serves; at least, that it is not worth while making much of a fight for. I believe that a pay clinic offering treatment as well as diagnosis would be well worth while. The Michael Reese Board, or its Dispensary Committee, may feel that pushing the matter much further will embarrass its relations to the Hospital, as well as to the Dispensary staff, and that it will interfere seriously with the harmonious working of the institution. Whether these difficulties would really occur I can hardly judge.

I don't know whether the matter was brought before the physicians in such a way as to make clear the need on

Mr, Julius Rosenwald - 2

August 5, 1924.

which the proposal for the pay clinic was based. Physicians are generally less impressed by statistics than by cases. If the matter is to be brought up again, I would suggest that an important preliminary step is to collect illustrations of individuals or families of the class indicated as needing a pay clinic, to present these cases as individual illustrations of patients with limited purses and expensive diseases, also to make clear that these are merely a few such cases among many that must exist in Chicago or in the Michael Reese district. The proposition might then go before the physicians somewhat as follows:

"Here are instances of a public need which you, as professional men, and we, as a governing body of an institution incorporated for public service, have an obligation to meet, if we can. We suggest that a pay clinic is one way in which the need might be met. If you think that is an undesirable method of meeting the need, will you propose an alternative?"

In dealing with just such a situation in another institution, an alternative was proposed, namely, that such cases when known be referred to the office of private physicians who would agree to treat them for small fees. The objection to this plan was that persons with such need would not know of the opportunity and would not therefore apply. The opportunity could not be advertised without unduly advertising certain physicians. It was also found in practise that as soon as the number of applications became such as to give any one physician more than a few cases, there was difficulty at the physician's office because of the large proportion of such patients among his regular private patients. Difficulties were also found in getting needed consultation and laboratory service.

The important point, however, is to give the physicians a chance to consider a certain public need as an obligation which they, as well as the Michael Reese Board, ought to meet. The collection of cases and statistics demonstrating the need in a concrete way might take a little time and perhaps a little money. Whether this method, if pursued, would yield results depends, I suppose, largely on the courage and persistence of members of the Michael Reese Board and its officers at the Dispensary.

Sincerely yours,

(Michael M. Davis, Jr.)
Executive Secretary

MMD J

Enc. copy to Sidney Schwaner

ELSK
UNIVERSITY

Mar 7, 1928
P
My dear Mr. Rosenwald:

Three items in the field of Negro education which I investigated on my Southern trip are matured and should have your decision now if you are willing to make it. I discuss them briefly below. I can, of course, give you further material if you desire it, but, I believe, these paragraphs contain the essential facts taken from my personal investigations and from letters and records in this office. The requests are as follows:

1. Atlanta School of Social Work - \$1,000.
2. Georgia State Industrial College for Negroes - \$10,000. to meet contingent pledge of the General Education Board for buildings.
3. Fisk University - \$25,000. conditioned upon equal sum being raised from other sources to complete the rehabilitation of the buildings and campus.

1. ATLANTA SCHOOL OF SOCIAL WORK: Toward this institution you gave \$1,000. a year ago. Its budget of \$15,000. is made up of subscriptions of \$5,000. each from the Laura Spelman Rockefeller Memorial and from the Russell Sage Foundation. The remaining \$5,000. comes from individual givers of which about \$3,000. has already been pledged. The receipt of the gifts from the Foundations named above is pro rated against that which comes from private givers. In other words, \$1,000. from an individual releases \$2,000. from Foundation sources. Application for renewal of your subscription to this School came in January. I held it until I could visit the institution and talk with those who know its work intimately. A new Director, Mr. Forrester Washington, formerly of Detroit, took charge this year. He is an able man with successful experience in practical social work and has proven acceptable in this Southern community, although most of his previous experience has been in the North. This is the only school for social work for Negroes of any consequence in the South. It has a good student enrollment almost exclusively women. There are definite plans, however, for making it a kind of training center for prospective secretaries for local urban leagues. For this there is great need.

Mr. Outhwaite of the Memorial, as well as Mr. Will Alexander of the Inter-racial Commission in Atlanta, and Miss Florence M. Read, who has recently gone from the Rockefeller Foundation to be President of Spelman College in Atlanta, speak highly of Mr. Washington and of the work of the School.

The budget may need to be enlarged as time goes on and there may be a call upon you for larger support in future years. That question does not need to be answered now. I recommend that you pledge for this year as you did for last - \$1,000. for current budget.



2. **GEORGIA STATE INDUSTRIAL COLLEGE:** In the case of several of the State A. & M. colleges for Negroes you pledged \$10,000. to help meet the conditional gifts, usually of \$100,000. from the General Education Board for buildings. The Georgia College has not been included in these pledges. In Georgia the State has recently increased its current maintenance by \$25,000. unconditionally. It has agreed to increase the current support by another \$25,000. a year if the college is able to obtain from outside sources contributions of not less than \$50,000. for buildings. Of this amount the General Education Board has subscribed \$40,000. A contribution of \$10,000., therefore, would make possible the \$50,000. for the buildings and would definitely obligate the State to current maintenance at the rate of \$25,000. a year higher than can be had otherwise.

Georgia has the largest Negro population of any State and is in many ways most backward in its educational provisions for the Negroes. The present action of the Legislature is the most encouraging sign of progress that has yet been given by the State authorities. It seems very important to assure the success of this movement.

This institution, situated in Savannah, has a good President, Mr. Hubert, formerly of Tuskegee. A Board of Trustees, which manages it in behalf of the State, includes leading white people, notably Mr. A. P. Adams, Chairman of the Board and actively interested in the work of the College.

Enclosed is a brief memorandum prepared by Mr. Jackson Davis of the General Education Board, who heartily endorses Mr. Adams' appeal to you for this contribution. I believe it will do as much as any single thing for the improvement of Negro education in Georgia.

3. **FISK UNIVERSITY:** Under the leadership of President Thomas E. Jones, Fisk is entering upon a new era and is likely to become the leading institution for higher education for Negroes. It has an advantage in a bi-racial faculty and it is getting men of good training and of excellent character. The General Education Board has recently helped to clear its debt and has made possible the building up of the first million dollars of endowment. The Laura Spelman Rockefeller Memorial is supporting generously the Department of Social Science and is prepared to give large sums to the development of a school of business and a law school if and as these seem desirable. Mr. Paul Cravath has given outright \$40,000. plus \$5,000. a year for current expenses; Mr. Samuel Sachs has given \$55,000 during the past two years and there are other indications that the trustees personally are beginning to accept their financial responsibilities. Another evidence of growing interest in Fisk is the fact that Mr. John D. Rockefeller, Jr. has just agreed to deliver the Commencement address next June.

Meharry Medical College is moving to ground immediately adjoining Fisk, and the General Education Board is pledging itself to around \$2,000,000. toward the development of that College. That Board, I imagine, is likely to be giving more nearly \$4,000,000. before it is through with that enterprise.

Meanwhile, President Jones found Fisk in a most deplorable condition, both morally and physically. He has cleared the atmosphere and greatly improved

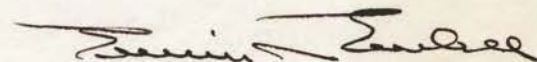


the morale. It was necessary for him to get the buildings and campus into at least respectable condition. Toward this rehabilitation, President Jones made his first appeal to the Negroes and from them received subscriptions totaling \$111,000., an astonishing feat. \$35,000. of this had to be used for certain outstanding debts to meet the condition of the General Education Board's gift. The rehabilitation program, in the meantime, has required a total of \$150,000. Since only \$75,000. of the gifts from the Negroes was available and since only \$25,000. could be taken from other funds, \$50,000. must be found from other sources to complete repairs and renovation already in process. The General Education Board and the Spelman Memorial have probably done as much as they can properly be expected to do for this year. Mr. Jones must, therefore, look to other sources for the remainder of this fund. He asks that you pledge dollar for dollar of sums raised in a campaign which he is now making among white people - it being understood that your gift for this purpose shall not exceed \$25,000.

In his letter, which I am enclosing because it seems to me so excellent a statement of the case, Mr. Jones asks that you come in at the same basis both for repairs of this year and for those urgently needed in the near future. If you care to do so that would be fine, but my more conservative recommendation would be that you help on the present work and hold the other question open. I should think a conditional pledge up to \$25,000. is as much as could reasonably be expected from you now.

Mr. Jones is an excellent man, who appears to be succeeding with an almost impossible task. If this preliminary work can be accomplished, increased support in future years can be counted on from the New York Boards, as well as from the Trustees and other individuals actively interested. A subscription as requested by President Jones would, I think, make it possible for him to raise the remaining \$25,000., as he must do before July, if he is to finish his first year without a deficit.

Yours very truly,



March 7, 1928

Enclosures:

Statement by Jackson Davis

Letter from Dr. T. E. Jones



CLASS OF SERVICE

This is a full-rate Telegram or Cablegram unless its deferred character is indicated by a suitable sign above or preceding the address.

WESTERN UNION

NEWCOMB CARLTON, PRESIDENT

J. C. WILLEVER, FIRST VICE-PRESIDENT

SIGNS

DL = Day Letter
NM = Night Message
NL = Night Letter
LCO = Deferred Cable
CLT = Cable Letter
WLT = Week-End Letter

The filing time as shown in the date line on full-rate telegrams and day letters, and the time of receipt at destination as shown on all messages, is STANDARD TIME.

Received at

XC17 73 NL=WESTPALMBEACH FLO 11

EDWIN R EMBREE=

SEARS ROEBUCK & CO CHICAGO ILL=

1928 MAR 12 AM 4 42

I CONCUR IN YOUR RECOMMENDATIONS FOR ATLANTA SCHOOL SOCIAL
WORK GEORGIA INDUSTRIAL COLLEGE AND FISK TOTAL THIRTY SIX
THOUSAND WHEN WRITING A AND M MENTION OUR HIGH REGARD FOR
PRESIDENT HUBERT MEETING FOR FUND TRUSTEES MUST WAIT FOR
SECOND WEEK IN APRIL I AM FAVORABLY INCLINED TOWARD
INVESTIGATION AND SECURING DATA ON MEXICAN SCHOOLS WILL WRITE
ABOUT PROGRAM SUGGESTED FOR MEETING TELL MISS STINSON HAVE
SENT INCOME TAX RETURN AND AUTHORIZATION FOR LEWIS=

J ROSENWALD.

MAR 12 28



AM OUT

FISK

UNIVERSITY

Mr. Rosenwald:

Five requests have come in which I think you may want to consider and possibly act upon before your return to the office. They are as follows:

1. Association of Interns of Freedman's Hospital, affiliated with Howard University. A request is received for a continuation of your grant at the rate of \$10. per month for each intern to cover the period from February, when your present pledge expired, until July, the time at which Congress has voted funds to care for this service in exact accordance with the rate of support which you have been giving. The months to be covered are March, April, May and June. Your contributions have been at the rate of \$250. a month to cover 25 interns. There are now 26 on service. They ask, therefore, for a contribution of \$260. for the four months following the final payment, that for February, under your existing pledge. In making your pledge a year ago at the request of Secretary Work, you indicated that you would be willing again to consider the matter on its merits. In view of Congressional action which will care for this in the future, I suppose it is simply a question of whether or not you wish to carry on for the remaining brief period this humanitarian aid which you have been giving.

AKJR
\$260⁰⁰
Each Apr May June

2. The Association House of Chicago. Renewal is requested of your annual pledge to this settlement. The officers ask for a prompt decision since they have just altered their fiscal year so that it now ends March 31st instead of September 30th as heretofore. Your recent gifts to this Settlement have been at the rate of \$1000. a year. With the change in the fiscal year, the current term is six months. I imagine, therefore, you may wish to give for that period \$500. with the understanding that you will consider next Autumn a request for the full fiscal year following. You are, I think, thoroughly familiar with the work of this Settlement to which you have been contributing since 1912. I am enclosing a brief resume, which has been prepared from material furnished us.

AKJR
\$500⁰⁰

3. Institute of Pacific Relations. To this you gave last year \$3000. I am enclosing letter received from President Wilbur, asking that, in view of the greatly enlarged budget for the next two years, you not only renew your pledge, but make it larger for 1928. Dr. Wilbur suggests \$10,000. I think, however, \$5000. would meet your obligation in this connection, if you are willing to go even as high as that. In this Institute, an excellent group of men are engaged in an important work. While there is some question as to the definiteness of their goals, they are doing a number of specific things that are giving a realistic basis to relations of nations in this Pacific area, which is likely to become of great importance both to America and to the world at large. After you have visited Hawaii, Japan and China, I think there will be no doubt of your active interest in that area or of your desire to further the type of thing the Institute stands for. Meanwhile, support in any amount you care to designate will be well expended by a group which includes such sensible people as President Wilbur, Jerome Greene and Thomas Lamont. I should think that the fairly substantial contributions you are making to this Institute and to the Council on Foreign Affairs meet your obligations and are much better than smaller gifts to a number of agencies engaged in somewhat similar international work.

you might
write & say
you have been
away & that
I will return
by Apr 15th
when you will
take it up
write again

I know of no special time pressure in this matter. You may prefer to leave this open until later in the year when subscriptions that can be counted upon from other individuals will be better known.

UNIVERSITY

4. American Social Hygiene Association. Application is made for renewal of your annual subscription of \$2,000. I think you know this organization so well that I need report few further facts concerning it. You have made contributions to it for eleven years. The principal contributors to the budget last year were the following:

Bureau of Social Hygiene.....	\$132,245.71
Harold H. Swift.....	3,000.00
Cleveland Community Fund.....	2,100.00
Julius Rosenwald.....	2,000.00
Cleveland H. Dodge Foundation.....	1,000.00
Missouri Social Hygiene Association.....	1,000.00
Felix M. Warburg.....	1,000.00
Mrs. E. H. Harriman, Mr. and Mrs. Richard M. Hoe, Mrs. Henry D. Dakin, International Harvester Co. and Martin A. Ryerson, each \$500., total...	2,500.00

*AKH
for renewal*

Mr. Jerome Greene, Treasurer of the Association, assures us that he is expecting renewals on about this basis for the current year. The Executive Committee has set \$200,000. as the amount needed for the current budget. Last year the total income was \$186,000. They expect to do at least as well as that for the current year.

5. National Association for the Advancement of Colored People. In January Mr. James Weldon Johnson wrote asking that you renew subscriptions that you had made in previous years to this Association. When I was in New York, I discussed this both with Mr. Johnson and with other people interested in Negro activities - Mr. Hollingsworth Wood, Dr. Thomas Jesse Jones, Dr. Ruml and Mr. Outhwaite of the Spelman Memorial. Antipathy to this Association centers about Dr. W. E. B. DuBois, Editor of the Crisis which is owned by the Association. While DuBois cannot be described as tactful or cooperative, the officers of the Association have thought that he had important contributions to make through this magazine and that they were justified in giving him a free hand in its editorial policy. The great work of the Association, as you know, is the legal defense in order to prevent the hardening of injustice into custom.

If you recommend it - you may write that I will cont. \$1,000 for this year

Important work has been done in securing, reaffirming and clarifying citizenship rights through the higher courts. The annual budget of the Association is just under \$55,000. Of this, roughly \$35,000. is secured through membership dues. It is thus a highly democratic work on the part chiefly of Negroes for themselves. Only about \$12,500. has been received in recent years in the form of contributions and this again from a great number of people for the most part in very small individual gifts. Last year, the largest single giver was Mr. Samuel Fels of Philadelphia with a contribution of \$500. The Association is now for the first time in many years asking a contribution from Mr. Rockefeller. Members of his Advisory Committee tell me that a gift by him is being recommended.

FISK
UNIVERSITY

You gave to this Association for a number of years, between 1911 and 1926, your contributions for 1925 and 1926 being \$1,000. each. As one of the relatively small number of National Negro organizations doing well a special piece of work, you may wish to subscribe \$1,000. for the current year.

You will remember that, in conversation with me in January, you agreed to give at the request of Mr. Lucius R. Eastman to the American Arbitration Association a sum not to exceed \$1,000., the whole matter to be subject to some further investigation by this office. In view of the fact that the subscriptions reported average \$500., I have written today to Mr. Eastman making a pledge in your behalf of \$500., rather than of the larger amount. *AKJR*

Samuel S. Lewis

Enc.

March 13, 1928.

*WJC
Bulky
Hofler* *R*
Mr. Rosenwald:

You will be interested in the enclosed clipping from this morning's Tribune. This trade union attitude of doctors in insisting that the sick be regarded as their prey and that no public facilities be set up for caring for the poor or modestly situated patients is absolutely indefensible. It is the kind of opposition which has pursued the Public Health Institute in Chicago, which we met in connection with the Cornell pay clinic in New York and which we shall certainly meet if we undertake any extension of pay clinics in Chicago or elsewhere. Dr. McLean agrees heartily that we should join this issue without hesitation and I think he is prepared to go a long ways with us in any program that we may want to consider. So many extraneous elements are involved in the present discussion concerning the University of Chicago clinics that both he and President Mason think it unwise to come out with any aggressive pronouncements in connection with the present criticisms made by the Chicago and Illinois medical societies.

Unfortunately, all along, the organized medical profession has been one of the greatest obstacles to progress in public health and community provisions for medical service.

March 16, 1928

File
Trickle for
H/1/28
discussed
by person
H/19/28
Mr. Rosenwald

Among the things I shall be doing on the present trip East and South are:

1. Consult R. B. Fosdick about becoming Trustee of the Julius Rosenwald Fund.
2. Visit the National headquarters of Chicago Urban League and go thoroughly into their work. It is very desirable to have such an organization in America but I am not convinced that the Urban League is meeting its opportunities.
3. Consult with Charles Johnson about present conditions and needs in Negro work and sound out tentatively his availability for work with The Fund.
4. Make sure, at first hand, of the present program and budget of the International Migration Service, before confirming pledge of \$1,000. authorized by you.
5. Discuss with Rockefeller group the request of Miss Maude Adams for financing of her production of "Kim" and the beginning of a Moving Picture Guild. It is clearly understood that you have not yet made any promises in this connection.
6. Consult Gay, Shepardson and Charles Howland about Annual Survey of the Council on Foreign Relations. You have expressed a sympathetic attitude toward a gift to this.
7. Discuss with officers of Rockefeller Foundation their plans for future work of Michael Davis. The Foundation has discussed establishing a center under Davis for study and teaching in medical administration and economics. If this could be brought to the University of Chicago we would have a perfect setting for the survey of dispensary service in Chicago and for constructive work and demonstration here in medical service for people of moderate means.
8. Confer with officers of General Education Board, especially Jackson Davis about current programs in Negro education, with a view to considering what may be most important future steps in that field by the G.E.B. and by our Fund.
9. Talk with Ruml about many items in social service in which he and we are mutually interested.

In the trip South I expect to spend most of my time visiting Rosenwald Schools and learning through Mr. Smith as much as I can about this program.

In addition I plan to see something at first hand of:

1. Fiske University
2. Howard University, especially the work of E. E. Just.
3. The important group of Negro institutions in Atlanta including the Atlanta School of Social Work which is asking a continuation of your support.

I also have an appointment with Mr. Herbert Hoover to discuss with him cooperative marketing and cooperative purchasing. Since you have been asked to support several projects in this field, I have thought it might be worth while to learn what Mr. Hoover and his associates have been thinking on these matters. I know Mr. Hoover has given a great deal of attention to this question.

I am also hoping to see Mr. and Mrs. Edgar Stern in New Orleans. Mr. Alfred Stern will be with me on the visits to the Southern schools.

Mr. Alfred Stern has a record of addresses at which I can be reached by letter or by telegram.

E.R.E.

January 31, 1928

(Mr. Embree was obliged to leave before the above letter, dictated by him, was ready for his signature.)



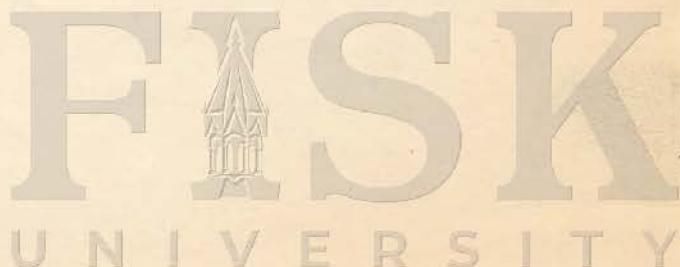
Mr. Rosenwald:

Two applications are presented herewith; (1) for a contribution to the buildings or support of the Chicago Teachers College, and (2) a contribution for current support of the College Cruise Around the World.

- 1 - You probably know something of the Chicago Teachers College. It makes a point of the fact that being small it is able to give a selected group of young women intensive training for teaching under something approaching home atmosphere. Personally I see no particular claims this college has upon you. Their teacher training group cannot compare in standard with that of the Department of Education of the University of Chicago or similar institutions elsewhere.
- 2 - The College Cruise Around the World seems to me to fall frankly into the classification of "hokum". If young people want to take this kind of a cruise and are able to afford it, it may be a good thing. I see no reason why philanthropies should contribute to this sort of thing.

E. R. E.

4/3/28



P 4/7/28
Mr. Rosenwald:

For the first meeting of our enlarged Board of Trustees of the Fund I am anxious to have adequate time for "educating" the Trustees both to the work that we have done and to the programs that we may want to take up in the future.

I should like to have a meeting for general discussion on one afternoon and another meeting on the succeeding afternoon for Executive action in adopting budgets for the Southern work and in making decisions concerning a number of other matters.

If agreeable to you, I suggest that the general discussion be held on Sunday afternoon, April 29th, possibly at your home, and that the more formal meeting of the Trustees be held on Monday afternoon, April 30th, in the office.

To the meeting for the general discussion I think it would be very helpful to invite in a number of people who are especially interested and have wide knowledge of the fields that we are to discuss. I have in mind as persons to be invited to attend the Sunday afternoon meeting the following; you may have suggestions of others:

In connection with Negro education
in the South.

- ✓ *Newbold, State Agent for Negro Schools, Trust Carolina*
S.L. Smith, our Field Agent.
- ✓ Jackson Davis, of the General Education Board.
- ✓ Leonard Guthwaite, who is in charge of the Negro work of the Laura Spelman Rockefeller Memorial
- ✓ President Chase, of the University of North Carolina.

For discussion of programs in
Medical Service

- ✓ Dr. Franklin McLean (*omit statement what kind of service*)
- ✓ Mr. Michael M. Davis.

For discussion of the proposals
concerning schools in Mexico

- Mr. Kandel, who has made studies for the International Institute of Columbia University.
- ✓ Mr. Walter Rogers.

It might be a nice thing to invite to the preliminary discussions General R.E. Wood, who has expressed a good deal of interest in what we are doing

and who is somewhat familiar with work and conditions in Mexico. I think that both husbands and wives of the second generation of the Rosenwald family should also be invited to this meeting whether or not they are at the moment Trustees of the Fund.

If you will let me know what you think of this program I should like to get out letters to the persons concerned so that they may make plans well in advance and hold the time for us.

I am now working on dockets for this meeting which I shall hope to go over with you in detail as they begin to take shape.

April 7, 1928

Copy

Mr. Rosenwald:

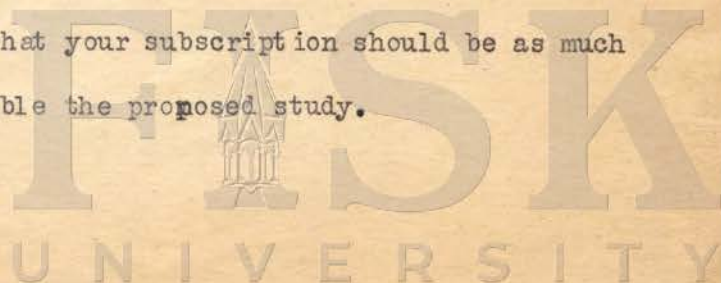
I have been giving a good deal of attention to the question of medical service for Negroes. This is a field which is almost as backward as was that of Negro schools when you started active cooperation a decade ago. I am including some proposals in the docket for the coming meeting looking toward exploring possibilities and possibly undertaking work in this field by the Fund.

Meanwhile I find that the National (Negro) Medical Association has begun to take a little interest in this matter. It has formally requested the American Medical Association, the American Hospital Association and the American College of Surgeons to make a survey of present conditions and standards of Negro hospitals throughout the country. These organizations have expressed interest and a willingness to take responsibility for the survey. The American Medical Association has appropriated \$5,000 and the American College of Surgeons has agreed to pay for individual reports on hospitals which are under consideration in its standardization program. These fees might result in total payments of about four or five hundred dollars. The American Hospital Association has not yet been able to make any appropriation as its Treasury is practically flat.

Secretaries of these three national associations invited me to meet with them to discuss the proposal. If about \$4,000 were available in addition to that now in hand, a very good study could be made. While in a sense such formal studies looking toward official listing of hospitals are a little academic, it would at least bring these national associations actively into the field and would give an authoritative record which might be very useful both to us and to others as fields were received from specific hospitals or as the field as a whole was being considered.

If you are interested I am inclined to recommend a subscription by you of not more than \$4,000. it being understood that your subscription should be as much less than this as would result in making possible the proposed study.

April 7, 1928



This is the original letter of gift.

FILE COPY

JULIUS ROSENWALD
CHICAGO

Trustees, Julius Rosenwald Fund.

April 30, 1928

Gentlemen:

I am happy to present herewith to the Trustees of the Julius Rosenwald Fund certificate for twenty thousand shares of the stock of Sears Roebuck and Company.

When the Julius Rosenwald Fund was created and sums of money turned over, it was provided that the principal as well as the income might be spent from time to time at the discretion of the Trustees and it was my expectation from the beginning that the entire principal should be spent within a reasonable period of time. My experience is that Trustees controlling large funds are not only desirous of conserving principal but often favor adding to it from surplus income. I am not in sympathy with this policy of perpetuating endowments and believe that more good can be accomplished by expending funds as Trustees find opportunities for constructive work than by storing up large sums of money for long periods of time. By adopting a policy of using the Fund within this generation, we may avoid those tendencies toward bureaucracy and a formal or perfunctory attitude toward the work which almost inevitably develop in organizations which prolong their existence indefinitely. Coming generations can be relied upon to provide for their own needs as they arise.

In accepting the shares of stock now offered, I ask that the Trustees do so with the understanding that the entire fund in the hands of the Board both income and principal be expended within twenty-five years of the time of my death.

It gives me great pleasure to offer this additional fund at the time of the first meeting of the enlarged Board of Trustees.

Sincerely yours,

Julius Rosenwald

UNIVERSITY

Chicago, Illinois
April 30, 1928

Trustees, Julius Rosenwald Fund
Gentlemen:

I am happy to present herewith to the Trustees of the Julius Rosenwald Fund certificate for twenty thousand shares of the stock of Sears Roebuck and Company.

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It gives me great pleasure to offer this additional fund at the time of the first meeting of the enlarged Board of Trustees.

Sincerely yours,



P

Mr JR

Chicago, Illinois
April 30, 1928

Trustees, Julius Rosenwald Fund
Gentlemen:

I am happy to present herewith to the Trustees of the Julius Rosenwald Fund certificate for twenty thousand shares of the stock of Sears Roebuck and Company.

When the Julius Rosenwald Fund was created and sums of money turned over, it was provided that the principal as well as the income might be spent from time to time at the discretion of the Trustees and it was my expectation from the beginning that the entire principal should be spent within a reasonable period of time. My experience is that Trustees controlling large funds are not only desirous of conserving principal but often favor adding to it from surplus income. I am not in sympathy with this policy of perpetuating endowments and believe that more good can be accomplished by expending funds as Trustees find opportunities for constructive work than by storing up large sums of money for long periods of time. By adopting a policy of using the Fund within this generation, we may avoid those tendencies toward bureaucracy and a formal or perfunctory attitude toward the work which almost inevitably develop in organizations which prolong their existence indefinitely. Coming generations can be relied upon to provide for their own needs as they arise.

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Sincerely yours,



Mr. Rosenwald:

ATTITUDE OF HOSPITALS TOWARD NEGRO PATIENTS

The following reports have been received as to the attitude of important hospitals in Chicago toward Negro patients:

Wesley Hospital. Mr. Gilmore the Superintendent reports that Negroes are accepted both in the wards and in the private rooms. He states that white patients object and that therefore only a few Negroes are taken but that there are no rules against their admission and that in actual practice a few are often both in the private rooms and in the wards.

Presbyterian Hospital. Mr. Bacon, the Superintendent, reports that Negro patients are accepted both in the wards and in private rooms. As a matter of fact only a few are admitted, since there is a good deal of objection from white patients.

Michael Reese Hospital. Dr. Schmidt, the Superintendent, reports that several Negroes are taken as ward patients but that only in very special cases, namely about once in two or three years, is a Negro admitted to a private room. Objections come from white patients and from Trustees and others who are supporting the Hospital and for this reason admissions of Negroes are kept as low as possible.

St. Lukes Hospital. Mr. Curtis, the Superintendent, reports that Negroes are admitted in fairly large numbers, averaging as high as one-fourth of the patients in practically all of the wards. Once in awhile a Negro is also admitted to a private room but this is not encouraged. He reports that not much criticism comes from white patients. He states that in practice he believes that other white hospitals in the city take a negligible number of Negro patients although they do not have rules against their admittance. He thinks the tendency in Hospitals other than St. Lukes is to admit just enough Negroes from time to time to avoid public attack on the ground of segregation.

Cook County Hospital. This Hospital of course accepts all indigent patients from the county regardless of race. It is reported to have on the average many more Negroes than white patients throughout the wards.

Although I asked each Superintendent if objection were ever made to caring for Negro patients by white nurses in every case the reply was that they knew of no objections from this source.

May 7, 1928

E.R.E.



Mr. Rosenwald:

ATTITUDE OF UNIVERSITY OF CHICAGO HOSPITAL
TOWARD NEGRO PATIENTS

I had a long talk with Dr. McLean on Sunday about the acceptance of Negro patients at the University Hospital. McLean reports that this is a purely economic question with the University. He says that both he and the staff would welcome Negro patients from both social and medical points of view. He insists however that the University is able to carry the Hospital only because of the very considerable sums received from fees from patients. Their lowest charges for ward patients are \$5.00 a day. The authorities are convinced that if Negro patients were admitted white patients would refuse to come at these relatively high charges. Unless therefore someone is prepared to meet the deficit which would result, McLean claims that the University Hospital cannot afford financially to jeopardize its earnings however much members of the staff would welcome Negro patients.

E.R.E

May 7, 1928

July 26, 1928
Mr. Rosenwald:

R 7/20/28

Forrester B. Washington, Director of the Atlanta School of Social Work, has asked us to consider an emergency appeal. Last year we gave them one thousand dollars (\$1,000) to meet the terms of the gifts of the Russell Sage Foundation and the Laura Spelman Rockefeller Memorial. Mr. Washington has finished his first year as Director, and has had not only to reorganize the School entirely, but to finance it at the same time. Their budget last year was about fifteen thousand dollars (\$15,000), of which five thousand dollars (\$5,000) was received from individuals.

The Laura Spelman Rockefeller Memorial offers to match one dollar for every two dollars that are raised on the outside, and the Russell Sage Foundation matches dollar for dollar up to five thousand dollars. These payments from the Russell Sage Foundation are made quarterly, in amounts of \$1,250. The total amount must be raised before this quarterly payment is made. The last one was due on July 1, 1928, but they allow a month's delay. Toward this the Atlanta School has raised \$750. leaving \$500 yet to raise. Mr. Washington asks us for all or part of this five hundred dollars.

Mr. Embree and I visited this school last February and were very much impressed with what they are doing and their future prospects. The following is a quotation from Mr. Embree's statement to you: "Mr. Washington is an able man with successful experience in practical social work and has proven acceptable in this Southern Community, although most of his previous experience has been in the North. This is the only school for social work for Negroes of any consequence in the South. It has a good student enrollment almost exclusively women. There are definite plans, however, for making it a kind of training center for prospective secretaries for local urban leagues. For this there is great need.

Mr. Outhwaite of the Memorial, as well as Mr. Will Alexander of the Interracial Commission in Atlanta, and Miss Florence M. Read, who has recently gone from the Rockefeller Foundation to be President of Spelman College in Atlanta, speak highly of Mr. Washington and of the work of the school."

FISK UNIVERSITY

Mr. Rosenwald
#2

Both Miss Read and Mr. Alexander, as well as Miss Rhoda Kaufman, are members of the Board of Trustees, and Dr. John Hope is vice-chairman. In a memorandum sent to you recently, Mr. Embree states regarding this school that if their work continues on its present high level he is inclined to recommend a continuation of support hereafter through the Fund.

Because this is an emergency appeal, I am presenting it to you for a personal contribution. Mr. Washington is spending until Monday in Chicago endeavoring to raise pledges, but has not met with any success so far. He is leaving for Detroit next week where he plans to continue his efforts in raising money. He is rather discouraged as he has put in such a great deal of effort, not only in reorganizing the school, but in raising last year's budget. I believe that an offer of three or four hundred dollars toward this five hundred dollars would be very helpful coming at this time, and would encourage Mr. Washington a great deal. This would leave him ten days in which to raise the remainder. This five hundred dollars, with the seven hundred and fifty which they have raised, will release one thousand two hundred and fifty dollars previously mentioned, from the Russell Sage Foundation.

A. K. S.

AKS:MNZ

July 20, 1928



File copy

8/14/28

Mr. Rosenwald:

The attached pamphlet contains three very interesting sermons by John Haynes Holmes, of the Community Church, New York City, on Judaism, Christianity, and a proposed religion superior to both.

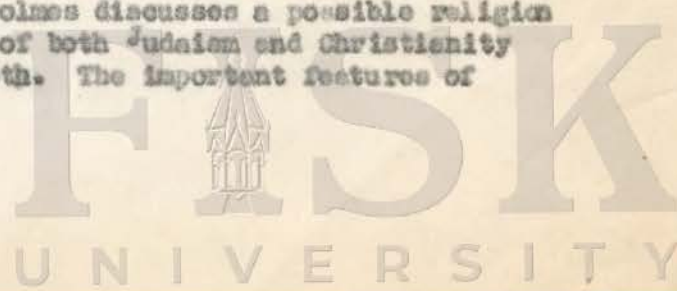
In the first sermon he discusses the points in which he regards Judaism as superior to Christianity. These he lists as

1. Righteousness - that is, the emphasis which the Jewish religion places on morality and good works as contrasted with less attention to this by Christianity.
2. Attention to life in this world by Judaism as contrasted with the emphasis of Christianity on immortality, with consequent tendency by Christians to disregard "this vale of tears" since it is thought of as of infinitesimal consequence compared with eternal life hereafter.
3. Regard of Judaism for the group, as contrasted with Christianity's emphasis upon the individual.

The points in which he believes Christianity to be superior to Judaism are as follows (in discussing these points he reports himself to be following pretty closely Joseph Klausner's book, "Jesus of Nazareth"):

1. The personality of Jesus, which he regards as the greatest personality in any religion - greater than any of the Hebrew prophets or any of the founders of other religions.
2. Emphasis of Christianity upon the spirit as contrasted with the letter of the law. This he regards as embodied in Christ's central teaching of "love as the fulfilling of the law", and his constant emphasis upon the spirit behind the act.
3. Christian universality. Christ, while regarding himself as a dutiful member of the Jewish group, insisted upon recognizing other races and other nations as children of God. The religion founded by Christ at once broke all racial bonds, whereas Judaism has from the beginning regarded itself as the special religion of the "chosen people". (For instance, when one speaks of a "Jew" it is impossible to differentiate between reference to a member of this church and a member of this race.)

In the third sermon Mr. Holmes discusses a possible religion which might include the best features of both Judaism and Christianity and to his mind would be superior to both. The important features of this would be:



1. Regard for wisdom, both religious and otherwise, not as a matter of final revelation at any fixed time, but of slow growth with constant additions throughout the ages. This is the scientific attitude as contrasted with that of revealed religion.
2. A further universality even than that of Christianity; a willingness to include as fellows not only all races but also all sincere persons whatever their formal theological convictions.
3. Emphasis upon humanity and its struggle upward, as contrasted with regard for an anthropomorphic God with subservience of human ideals to the superimposed will of this deity.

He does not propose this as a new religion set up in contradistinction to Judaism or Christianity or any other religion, but simply as an outgrowth of the best elements of all of these.

Note on John Haynes Holmes' new religion.

There is a good deal of evidence of the actual presence of this new religion. Most of my younger friends, whether Gentiles or Jews, have gradually lost interest in formal teachings of the church and synagogue. These people are convinced that wisdom comes not by revelation, but by slow evolution; they are interested, not in any specific conception of a God, but in humanity and in ways by which human beings can be enabled further to realize their possibilities. These young people would probably resent being referred to as members of a new church. They do, however, represent a distinct break with the old churches and they have a good deal of devotion to the principles which Mr. Holmes outlines.

E. R. E.

8/10/22

Mr. Rosenwald;

Pay Clinics

Herewith are two excerpts from my interview book which may be of interest to you.

Frank Sulzberger at Standard Club gives his votes for items in the Executive Committee docket. Extended discussion of work and policy of JRFund. He is much interested in education as a major field. Thinks that we might well make some fundamental studies of some of the newer aspects of education and of the purposes and accomplishments of our educational systems as a whole in the country. He is not so confident of work in the field of medicine. Would it not be best to restrict ourselves to education, which, in its broad interpretation, is large enough for any organization? If we go into medicine, he thinks we should consider in all its aspects such a question as the distribution of medical services rather than to restrict ourselves to a single item of work in this field such as pay clinics, although clinics might become the chief feature in any program after careful study.

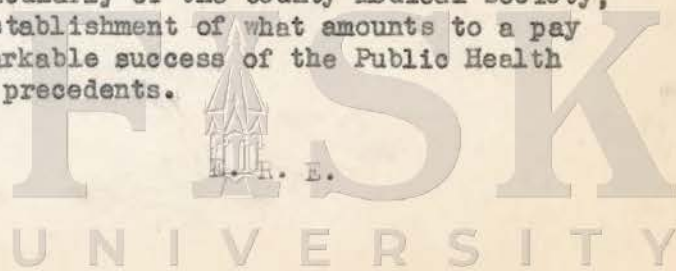
E. R. E. explains that if Michael Davis comes to University of Chicago, as now proposed, he might make study of hospitals and medical service in Chicago. Meanwhile we might very properly be making experiments and demonstrations in pay clinics which represent one important aspect of medical service.

* * * *

Dr. Laurence Mayers. Extended discussion of medical service with view to improving "distribution" by pay clinics or similar means. Dr. Mayers agrees that there are many things unsatisfactory about medical service as it is carried on at present. Believes heartily in the idea of pay clinics. Thinks these should be established with modest beginnings, without elaborate buildings and equipment, and without attempting completeness of organization. Thinks it would be a simple matter to get existing hospitals to establish such clinics as branches of the central institutions; that a good man at present on the staff of such a hospital could be found to direct the work and that young men just out of their internships could be had to give good medical service, probably on part time. He thinks the objection of the organized medical profession, particularly of the county medical society, need not be greatly feared. The establishment of what amounts to a pay clinic by the U. of C. and the remarkable success of the Public Health Institute have already established precedents.

ERE:MWS

8/21/28



October 31, 1928

Mr. Rosenwald:

The gist of the reports from Judge Mack is to deny the implication of the editorial and to confirm the fact that Governor Smith's appointments have been impartial, both as to party and as to religion. The present fourteen members of his cabinet comprise:

(1)	<u>As to party</u>	<u>As to religion</u>
	Democrats 8	Catholic 3
	Republicans 4	Protestant 10
	Independents 2	Jewish 1

(2) Other heads of principal departments include:

Democrats	15	Catholics	12
Republicans	8	Protestant	14
Independent	3		

(3) A summary of judicial, county, and related appointments made during Governor Smith's four terms indicate a division of the 177 appointees as follows:

<u>As to party</u>	<u>As to religion</u>
Democrats 131	Catholic 64
Republicans 34	Protestant 90
Independent 2	Jewish 11
Undesignated 10	Undesignated 12

ERE:MWS

10/31/28

EDWIN R. EMBREE

FISK
UNIVERSITY

Mr. Rosenwald:

In the matter of admitting Negro patients to the University clinics, Dr. McLean sends me the following extract from the minutes of the meeting of the Special Committee of the Trustees on University Clinics, held September 27, 1928

"Dr. Seem called attention to the complicated question as to whether or not colored patients should be received in the Billings Hospital.

After full discussion,

It was moved and seconded to authorize the Director of the Hospital to proceed on the basis that for the present there are no accommodations in the University Clinics for colored patients, with the exception of emergency cases and students needing care through the Student Health Service, and, a vote having been taken, the motion was declared adopted."

In his letter, Dr. McLean says:

"I may amplify the above by saying that this is a matter which was discussed for several months before the opening of the Clinics, the final action not having been taken until one week prior to the actual opening. During the course of the discussion the matter was laid before Mr. Rosenwald, whom I understood to be in agreement with the action taken at the time, although desirous of find a way for providing accommodations for colored patients as soon as possible."

I have recently been made a member of the Committee on University Clinics. I think we might do well to reopen this whole question in this Committee.

ERE:MWS

11/1/28

November 20, 1928.

Dear Dad:

Last evening we attended the annual meeting of the Urban League at which Major Moton spoke and the Hampton quartette sang. We had as our guests, Leonard and Wallie Rieser, Frank Sulzberger, Mr. Embree, Miss McDowell and Mr. & Mrs. Harrell. We had invited a number of others including the McLeans and Dr. Ball but they were unable to attend. The large dining room at the City Club was filled to over-flowing. There must have been about three-hundred people present. You will recall being at last year's meeting when Alain Locke spoke. Major Moton did quite well but overly stressed religion rather than interracial good will which was his topic. The Hampton quartette were wonderful and their spirituals made the evening worth while in themselves.

Marion went home with the Riesers while I stayed at 4901 as Mr. Harrell and I wanted to go over to the housing project this morning. Construction work has been somewhat delayed the last few days. It rained Friday and Saturday, and snowed yesterday. They have finished pouring the first floor on the 47th St. side and are building the foundations at the 48th St. side for the engine room. They will start laying the brick on 47th St. within the next day or two. Plans for the 46th St. part of the building were just recently received. The delay in construction was somewhat offset by the fact that the architects had an opportunity to get caught up with their plans. They are now well ahead of the construction work and should be completed within a couple of weeks. You will recall that we started construction October 6th, just after final arrangements had been made with the general contractors and before final plans had been started. They say that it usually requires several months for the architects to finish their final plans after decision to proceed has been made but starting construction at once allowed us to take advantage of the good weather which we have had up to recently and move ahead with construction work more rapidly than we could have had we waited until final plans were ready.

There is some concern especially on the part of the contractors about not having a building permit from the City Hall. Ben Lindheimer has been steering that for us and gives us his word that it will be forthcoming although there has been considerable delay. We were told that the exceptions which we are asking for in the building code would be approved at the Council meeting yesterday but so far I have not heard definitely. I spoke to Hugo Sonnenschein yesterday and he is taking the matter up further with Ben Lindheimer. I believe that Ben is making every possible effort to secure the Council's approval and assures us that we will have it shortly.

I believe this covers the important phases of the project. If there are any specific questions you would like answered, I will be glad to get the information.

FISK
UNIVERSITY

November 20, 1928.

Dr. Moton is in Mr. Embree's office now discussing a school for the training of rural public health nurses at Tuskegee. He seems interested and Mr. Embree tells me that Dr. Pearce would like to see such a school set up at Tuskegee.

Mr. McCormack, the Cleveland architect who was in Little Rock with Mr. Arthur about the proposed industrial high school is in the office this morning, too. We are lining up that project on what should prove to be a sound basis.

I haven't seen Lessing yet but I understand that he is here. Spoke to Marion this morning and she says the children are fine. I hope that Atlantic City and a good rest is benefitting you both.

Yours,

AKS:M

ALFRED K. STERN

Mr. J. Rosenwald
c/o Hotel Shelbourne,
Atlantic City, N.J.

P.S.--I am enclosing a copy of a letter which was sent to the children.
A.K.S.

FISK
UNIVERSITY

November 22, 1928.

Dear Dad:

Mr. Harrell and I met George Richardson out at the Field project yesterday afternoon. They have almost completed the brick work on their buildings. With the buildings up, one gets an idea of the size of the undertaking which is simply huge. I believe though that we are going to have a more satisfactory garden area than they are, as their property is quite narrow although longer than ours. Mr. Harrell and I were especially interested in the management side, that is, how their renting office was arranged and the way they were investigating applicants and the terms of their lease. We met the manager of their project, Mr. Parkin, and Mr. Arthur and I will get in touch with him for further details. Mr. Richardson advised us to build a larger renting office and as near as possible to make the rooms in it the size of a typical apartment. They find great difficulty in closing on their leases because the people want to wait and see what the apartments will look like. This seemed to us a very valuable suggestion and I am taking up with the architects the question of our building a renting office on the Michigan Avenue side on our property where the building is set back. It should be as close to the size of an apartment as we can make it without going to too much expense. If we can show in this building a kitchen and bathroom equipped, with the other rooms the same size as a bathroom and living room, it should help us a great deal in signing up applications in advance of the completion of the first unit of the building which, we hope, will be May first. I think that the expense will be a good investment in the filling of the building as soon as the first unit is open.

I believe you said you saw a miniature of the Field Garden Apartments. Mr. Richardson said that this was quite a stimulant in their getting applications, although they cost around \$1,500. each. They had three models set up. It may be worth while for us to have one made and put in the lobby - say of the Regal Theatre at 47th and South Parkway.

Mr. Arthur, who is in Atlanta today, is leaving for New York tonight to study especially the management of the Sunnyside and Paul Lawrence Dunbar Apartments in New York. I had already arranged for Mr. Harrell and Mr. Arthur to get in touch with one another in New York. Mr. Harrell can study the management from the financial side especially the records and leasing.



November 22, 1928.

Hugo Sonnenschein met with Ben Lindheimer yesterday about our securing the building permit and the Council's approval of the closing of the alley. Hugo assures me that we need to have no concern about either and that both will be arranged shortly. He tells me that Ben stakes his reputation on getting them and Hugo has never found him to fail in anything he has undertaken. As you well know, it is a slow process often for political machinery to function.

I spoke with Henry Klaber and Joe Beuttas on another matter this morning and they tell me that the work is proceeding as satisfactorily as can be expected. Henry and I are going out to our project tomorrow afternoon.

Marion and I walked over to the Parent-Teacher Association meeting at the Ravinia Village House last evening. It was very nice - not so much the talk as the meeting of our neighbors. There is a good deal of commotion in the community about the acquiring of an additional strip of lake frontage just north of us for a Lake Park. There is to be a mass meeting next Tuesday night to take a vote on the question. Both sides are going to present their arguments. It seems to me from what I can learn and from the community standpoint, that the property should be acquired and taken over by the Park Board. Chances are it will be.

Best love to you and Mother.

AKS:M

ALFRED K. STERN

Mr. J. Rosenwald,
c/o Hotel Shelbourne,
Atlantic City, N.J.

FISK
UNIVERSITY

November 23, 1928.

Dear Dad:

I am enclosing herewith a copy of a letter which I have written to Mr. Servis, Vice President of the S. S. Kresge Company, in charge of their real estate. Mr. Brittain tells me that he received an unfavorable reply in a letter sent by a man in Mr. Servis' office, stating that they were not interested. Joe Beuttas knows one of the important men in the Kresge organization who told him they had a policy of not going into a Negro district with one of their stores.

It occurred to me that since it is not likely that the Kresge Company will take space in our project, that the F. W. Woolworth Company may be willing to move their store (which is a short distance east of 47th and Michigan) to our building. I was just in saying "hello" to General Wood. Lessing and he were in the office and I asked them if they knew who would be the best person to get in touch with, regarding a Woolworth Store. General Wood suggested that you might be willing to write to Mr. C. F. Woolworth, Chairman of the Board, or Mr. H. T. Parsons, President, c/o Woolworth Building, New York City, asking them to consider taking space in our development.

We are trying to get a Walgreen store on the corner of Michigan and 47th and if we could get two or three other large chain stores, we would be in a strong position to build up a business center here and would receive substantial revenue from these stores.

It has been suggested that we might be able to get a post-office branch located in the building, using part of a store. Mr. Brittain is taking this up with Postmaster Lueder who is a good friend of his.

ALFRED K STERN

AKS:M
Enc.

Mr. J. Rosenwald,
c/o Hotel Shelbourne,
Atlantic City, N.J.

Copy to Mr. Arthur

FISK
UNIVERSITY

Copy to Mr. Rosenwald

Mr. Embree:

Mr. Walling and I met with Mr. Brown yesterday morning, to discuss how existing machinery could be set in motion to make possible the securing of additional selected first mortgages on good Negro properties. Since it was felt that the officers or the boards of large white first mortgage concerns, including banks, are prejudiced against entering this field, the practical approach, to their minds, to the situation would be to interest an independent operator who has a reputation for making conservative first mortgages and has entree in selling them to reputable banks and trust companies in Chicago. A few names were discussed of men who might be interested in such a proposition. The one who seemed most likely was J. Hambleton. Another mentioned was Ralph Pool. Mr. Hambleton is a man of some means who might be interested in demonstrating possibilities both in the securing of good first mortgages, and in selling them to concerns in the city. In so doing, he would break down, in time, the prejudices which these concerns now have. In the course of time, an outlet for first class Negro first mortgages might be obtained which would greatly relieve the present situation.

Mr. Walling states that he will speak to Mr. Hambleton at the first opportunity.

AKS:MWS

11/26/28

