

STUMBLING BLOCKS.

SECOND BAPTIST CHURCH, FEBRUARY 17, 1907.

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He throws stumbling-blocks in my way;
But Jesus is my bosom friend,

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He moves them all away."
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I do not know just how old this verse is. I do not know who
wrote it. But I am sure that very many of you have heard it
before, both, in prayer and song. Whether it is true or not,
I am going to leave that for you to judge for yourself.
We are taught to think of Satan, as being a very
evil person, the author of all of our troubles; for, if the
devil wraps around each house and throws stumbling blocks
in the pathway of each one of us, indeed, he must be a very
evil devil, and his supply of stumbling blocks must be
very large.

ting stumbling-blocks in my way, and Jesus is kind enough
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" Old Satan camps all 'round my house,

He throws stumbling-blocks in my way:

But Jesus is my bosom friend,

He moves them all away."

I do not know just how old this verse is. I do not know who

made it. But I am sure that very many of you have heard it

before, both, in prayer and song. Whether it is true or not,

I am going to leave that for you to judge for yourself.

We are taught to think of Satan, as being a very

busy person, the author of all of our troubles; for, if the

devil camps around each house and throws stumbling blocks

in the pathway of each one of us, indeed, he must be a very

busy devil, and his supply of stumbling blocks must be with-

out limit or number. Then, again, if the devil is busy put-

ting stumbling-blocks in our way, and Jesus is kind enough to move them,- after all, we are very fortunate to have a friend so kind, who overcomes the work of an enemy so busy.

My dear friends, when the pastor of this church did me the honor to seek me and request me to come and talk to you - even selecting the subject upon which I am to talk to you this afternoon, I refused. I did not refuse because I did not want to come, I refused because I did not feel myself fully equal to the occasion. I refused, because, while I feel that our folks, in Richmond, need to be aroused and stirred into such action as they never have been before, yet I feared to undertake the risk of saying the things which lay so heavily upon my heart: things which I feel and know to be the truth, things which you see and know and with which you come in contact daily.

My Friends, it takes some little courage to stand

up here, face an audience like this and tell the whole truth. Somebody will feel that you are talking about him, and go away wounded and unhappy. Somebody else will take it in her head, that you are referring to some particular person, and in her feeling of satisfaction and joy, will go off and say, "I know just exactly about whom she was talking: she was talking about Mary So-and-so, I know it, I know it."

But, my dear friends, permit me here at the very outset to declare unto you, that I am not here to wound, not here to chastise, for I love these black men and women who have so loyally stood by me and my work: I love these boys and girls whose young feet are not yet blistered by a long tramp over life's rough and rugged road; I love these silvery headed men and women, upon whose experience and advice, I have so largely depended and am now depending. Nothing

would I knowingly utter that would pain the heart of the humblest person in this audience. God knows that I love this race of mine, especially the women: for who knows the sorrows of the Negro women, better than another Negro woman? I was not born with a silver spoon in my mouth: but instead, with a clothes basket almost upon my head. I have come up on the rough side of the mountain. I am accustomed to stumbling-blocks, for I have stumbled over them and fallen; and I thank God that he gives me this splendid opportunity, this afternoon, to talk to you about them.

So, my friends, listen, listen to me and let some word of love and warning sink into your heart, as good seed sown in good ground, that will ripen and bear fruit in the years to come: for I can see the stumbling-blocks. I can see them with my natural, as well as with my supernatural eyes. I can see them as plainly as I can see these walls by which

we are surrounded: and I would to God- if only for this afternoon- that you could see with my eyes, hear with my ears and understand with my understanding; for of too many of us can it be said, just as Paul said in his epistle to the Romans- "According as it is written, God has given them the spirit of slumber, eyes that they should not see, and ears that they should not hear."

We are a sleepy people, unwilling to use our ears, not yet ready to open our eyes, tripping and falling over stumbling blocks which hinder our progress, keep us behind in the race of life, and cause the world to class us as inferiors and look upon us with contempt and hate.

Do you know what a STUMBLING-BLOCK IS? A STUMBLING BLOCK IS ANYTHING which causes another to stumble and fall. A stumbling-block may be the intentional work of an enemy or the thoughtless work of a friend. The stumbling

block planted for us by our enemy is the least dangerous, because we are generally on the lookout for it: but the stumbling block which obstructs our pathway from the thoughtless action of a friend, may bring us disgrace, dishonor and death. An indiscreet friend is worse than a bitter enemy.

People hesitate and are slow to believe the assertions of your enemy, but they stop work, and sit down to listen at the funny tales and jokes which your friend tells about you, especially when you and he, or you and she were out together.

Friends, like diamonds, are not picked up every day; and he who has just one friend is rich indeed. *as it grows, so*

all only When our Heavenly Father created man, male and female, and blessed them, the family was created with the command- "Be fruitful, multiply, replenish the earth and subdue it." Thus, in obedience to God's law, if there be any real happiness on this earth, it must be found in the home.

"Home, sweet home, there is no place like home." If there is any heaven here below, if we get any fore taste of celestial happiness while here on earth, that happiness can be found only in the home. HAVE YOU A HAPPY HOME? HAVE YOU? Then you have heaven here below! Have you an unhappy home? Are there stumbling-blocks in your way? Why don't you remove them? Don't you know that there are but few stumbling-blocks which cannot be removed, especially, if they are looked after in time, and ordinary contact and common sense are used in removing them? Don't you also know, that the longer you let a stumbling-block remain, the heavier it grows, until only a giant's strength, Job's patience, and God's power can remove it? The family is God's creation, God's organization- and unless God's laws are obeyed the stumbling-blocks come thick and fast.

What are some of the stumbling-blocks which make

small, and Love is so blind, and we are in such a hurry to home unhappy? Let us stop, think and be truthful with the be on our bridal tour, that we don't actual see the stumbling hope that God will help us, see, hear and understand how block, until the novelty of our new life has some what worn to remove some of the stumbling-blocks, which have turned off, and we discover something in our life's partner that we some of our homes into houses of standing discontent, continual combat and fierce quarrels. Let us be truthful in sweetness and perfection which we have married is lazy, unthis family talk: let us shut the door, gather around the tray, unreliable - a doll baby, instead of a woman knowing fireside, put our heads and hands together, and if we cant something of the domestic duties necessary to make home happy, move them all, let us push some of these stumbling-blocks out of our way.

1- Hasty Marriage.

2- Childless Home.

3- Head of Home.

4- Drunkedness.

5- Loss of companionship.

Marriage is the beginning of the family and the high ball artist; but neither she knew of his brilliant record along these lines, nor had he one thought of her best many have stumbled and fallen and some have never been able accomplishments, as a first class sleeper and a most miser- to rise is: HASTY MARRIAGE. This stumbling-block is so

small, and Love is so blind, and we are in such a hurry to be on our bridal tour, that we don't actual see the stumbling block, until the novelty of our new life has some what worn off, and we discover something in our life's partner that we had never seen before. To our great surprise the bunch of sweetness and perfection which we have married is lazy, untidy, unreliable - a doll baby, instead of a woman knowing something of the domestic duties necessary to make home happy. It sometimes turns out, to our deepest chagrin, that the young man which we have selected as our captain, to steer life's bark across the uncertain sea of matrimony is not a captain, but an excellent pool-player, an expert at seven-up, euchre, whist and poker: a magnificent beer-keg, and a gentlemanly high ball artist; but neither she knew of his brilliant record along these lines, nor had he one thought of her home accomplishments, as a first class sleeper and a most miser-

able cook. During the brief days of their courtship, both,

always, had seen the other on dress parade. She was on her

best behavior - a perfect lady, all beauty, blushes and

smiles,- while he was the most gallant of all his fellows, a

travelling candy store, a moving ice cream saloon, a bloom-

ing flower garden - a young man without blemish or spot,

with no bad habits, with a character as white as his cuffs

and collars and immaculate shirt front.

He had never seen her just as God made her, nor

had he ever heard her as she complained and whined and gave

impertinence to the father who begat her and the mother who

gave her being. She had never seen him in his home; and knew

not whether he was kind to his mother, nor whether he honored

his father. The only thing which she knew was that they loved

each other, or at least they thought so and felt so. LOVE,

LOVE! O, the crimes that have been committed in thy name.

O, the shipwrecks which have come from hasty marriage!

My dear young ladies, my dear young men, don't, frail to cook, or too pretty to handle a broom, find out DON'T be in a hurry to marry. "Marry in haste and repent at leisure," is almost as certain as death. Know something about the person you marry: at least try to know. You never will know all; for folks who have lived together and reared families, sometimes find out late in life, that although they have been man and wife, eating, sleeping and housed together, that they do not know each other, then.

Know the man to whom you give your life. Know his family; know his habits. By all means, know his associates; know his occupation; know how much money he makes, and whether you are content to live on that amount; and if you don't know these things, don't be in a hurry to marry him until you do.. Know the woman you marry. Know her mother, her father and her family. Know her closest friend; know how

much she sleeps. Know whether she is too weak to wash, too frail to cook, or too pretty to handle a broom. Find out before hand whether you are to live on ragtime music and art squares or soda biscuits and fried meat. If you dont know these things, put your marriage off one year, or two years, and investigate carefully and silently, and keep on investigating until you do know. For, within the

breast of MARRIAGE is a lifetime business, extending from the altar to the grave. Knowing this, you can afford, to proceed with care and deliberation; for, if in your haste to marry, you heedlessly rush to the altar, you will, doubtless, find out very soon thereafter, that there will be in your pathway, a stumbling-block, which will remain there until death claims you as his own. the Commandments which

God gave. Another stumbling-block in the home is, the absence of children. When God created man, male and female

created he them, and then blessed them and gave them their first command - "Be fruitful; thus implanting in the very first husband and wife, the desire to reproduce themselves in accordance with law. Sometimes you hear these words: "O, I don't want any children. O, I can't be bothered with the brats: I am not going to have any. These are but words from the lips, not from the heart. For, within the breast of every normal man and woman, who love each other, God, Himself has set the inherent desire for self perpetuation; and the greatest misfortune which any home can have, is to have no children, and the next greatest is to have only one. God never intended nor designed a childless home, and they who, willfully, break His command- "Be fruitful" are as guilty as if they had broken the Commandments which God gave Moses on Sinai's cloud capped height.

A home within whose walls no children's voices have

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come; through whose halls no noisy feet have run; upon whose walls no childish scratches and smears have appeared; down whose steps no headlong children have fallen- that home has missed the sweetest music ever made by human voice, and has lost the most valuable painting ever done by human hand.

O, the inestimable value of a houseful of bright eyed boys and girls. God's best and richest gift to father and mother.

Another stumbling-block is often found in the fact that the family or home has no head, and it is not frequent that we find the child or children of the family running things to suit themselves.

Who should be the head of the family- the father?

No. Should it be the mother? No. Who then should it be?

Since every organization, business, or company should have

just one head, and since man and wife are one and as the

family should have only ONE head, I believe that the husband

and the wife (who are really just one) should be the head of the family. I do not believe that the husband should lord it over, or dominate the wife: I do not believe that the wife should have the home under her control and sway. And since marriage is an equal partnership, I believe that the woman and the man are equal in power and should, by consultation and agreement, mutually decide as to the conduct of the home and the government of the children.

Partners in a grocery store, in a bar-room and in a coalyard, consult, agree and act. Why then should not the partners in the home and the children, do the things which have made all other partnerships a success? Why can't they consult and agree, and do only those things upon which they can agree and leave off doing those things about which they cannot agree? Why permit the children to see and know that mother and father can't get along together? Why let them

hear bitter words of strife and fault finding? Why allow the children to hear the vile and outrageous language which sometimes comes from the lips of an angry mother? Why permit the children to see the brutish act of the husband's hand, raised in anger and violence against the woman he has sworn to protect- the woman who is the mother of his children? Such scenes have caused many a child to hate his home curse his parents and to wander out in the world, an Ishmaelite- with his hand against every man and every man's hand against him.

Ninety children out of every hundred who grow up in waywardness and sin, become so because of the lack of headship, control and parental restraint in the home. Do you know of a sight in the home more sad than to see the children appealing from father to mother, with one saying "Yes" and the other saying "No." Think of the bitterness and hate

which such a course creates in the heart of the child against one parent or the other! My dear friends, if this Stumbling-block is in your pathway, go down on your knees and wrestle with God in sincere prayer until relief comes.

Yes, DRUNKEDNESS, is a stumbling-block- an awful heart rending one, especially, if you have been deceived and didn't know that the person you had selected as a companion was addicted to the use of intoxicating liquors. But, suppose, that you knew that the young man was a "high roller" and could boast of his carrying capacity? Suppose you had seen him time and time again "tanked" up in the most approved and highest style? Suppose you knew that your young lady just drank a little wine and beer: would you be very much surprised to find a few gin bottles in and around the house after you were tied to her for life? If, with both eyes wide open, and with your own hand, you have placed this stumbling

block in your own pathway, if you knew it was there before you married, and then should fall over it and hurt and disgrace yourself after your marriage, whom can you blame? Whom should you blame? "Therefore, thus saith the Lord, behold I shall lay stumbling-blocks before this people and the fathers and sons together shall fall upon them."

Now, we have, briefly, spoken of the following stumbling-blocks: HASTY MARRIAGE, CHILDLESSNESS, HEAD OF THE FAMILY & DRUNKEDNESS. We want to notice now a stumbling-block which, in my judgment, furnishes the cause for nearly every other stumbling-block found in and around the home. I call this stumbling-block- LOSS OF COMPANIONSHIP..

When Almighty God made Adam and placed him in the garden of Eden, and gave him dominion over that most beautiful place and all it contained, surrounding him with every pleasure, comfort and happiness, yet, notwithstanding all

these goodly things, God, Himself, announced the incompleteness of his own work, then he looked upon man surrounded by everything save a companion; the beasts, birds and fishes had their associates and companions. Only Adam stood there, in the midst of God's splendor, lord and master over all, and yet more lonely than any one of the animals over which he had dominion.

If the Omniscient God, looking upon the first man, recognized that man must have a companion, and then actually created one out of man, himself, so that his companion would be exactly what he was, why is it now that man is so forgetful of that companionship which Almighty God ordained and created between himself and the woman?

Listen to me, friends, and answer this question for me. Answer it truthfully, even if you dare not answer it out aloud, answer it yourselves, but answer it truthfully. WHY

DO MEN DESERT WOMEN AFTER THEY MARRY? Men and women marry

because they want the association, companionship and society of each other. During that delightful period, known as the days, nights, weeks, months and years of courtship, no day and night, seemed to have had hours enough, no week days enough, no month, weeks enough, and no year, months enough, to allow the average courting man time enough to spend in the presence of his beloved. After marriage a most peculiar change generally comes. The man who has worshipped, adored and hung around the woman whom he said he loved, until one couldn't turn without seeing him going or coming, -until he almost became a nuisance to the family and the neighborhood- is now rarely ever seen with his wife. He may, as a matter of public duty, manage to get to the morning's church with the woman, who, for years, was hardly ever seen unless he was with her. Before marriage they rarely, if ever, separated:

but after marriage, they are rarely, if ever, seen together.

Now, I beseech you, tell me, why is this? Are the pool rooms and bar rooms, and billiard rooms, and club rooms more attractive than the woman, whom he swore to love, honor and keep? Why does he sneak off to the theatre alone, when once his greatest pleasure seemed to be in her presence?

Think of the woman left alone at home to pine and grieve for love and companionship - and to know positively in many instances, that the companionship which she craves and which used to be hers and hers alone - is now given to other women! Have you ever had this stumbling-block in your pathway? Have you, with a heart of lead, with a head almost bursting from pain, with a throat parched and dry, with eyes swollen and red, ever moaned and prayed for the companionship of that man who swore to protect you? Have you ever gone to the cradle and looked with eyes blinded

with tears upon his child- his child, in whom he takes no delight? Have you ever had to sit night after night, away past midnight's hour and listen to his unsteady steps as he comes staggering in? Have you ever gone down on your knees and cried aloud to God for relief and asked Him to remove this stumbling-block?

But, my friends, have you by your own act placed this stumbling-block in your own path? Have you let untidiness, and laziness drive away your companionship? Have you let an ever complaining and sharp tongue send away from you the man you swore to love, honor and obey? Have you let bad cooking and poor meals take him to the club, to the restaurant, to the bar room, lunch counter, or over to a friend's house, just to get a little something fit to eat? Have you done your very best to make yourself and your home as attractive now as you did before you were married? Are

is always such a perfect gentleman when he sets out to you going around the house in old slip shoes, a loose, beguile a lonely wife, and lead her astray; and a royal good soiled, ragged wrapper, uncombed hair with no thought of fellow, with his cloven foot in patent leather, when he has making yourself as attractive as you did in the days of love a dissatisfied husband in hand, and courtship? In short, have you stopped courting? Have

You can remove this stumbling block, my friends, you been content simply to have a husband? If you have made if you begin in time; but, if you allow the estrangement to this mistake, let me tell you, that it is comparatively, continue, until love turns to bitterness and hate, with bus- easy to get a husband, but the battle after marriage, is to hard blaming the wife, and the wife charging it to the husband keep a husband! And be not deceived, the battle begins hard-it will be a stumbling-block over which you will fall right at the altar as soon as you are pronounced man and and never rise. Love is a plant which never grows and wife.

thrives unless it is watched, tenderly nourished, and watered
 A woman, left alone at home to pine and grieve for with kind words and loving care- regularly and continuously. the companionship of the man she loves, is the devil's It is the old, old story, as old as the world, but it must very best agent: and the man forced from his home on account not cease to be told again and again in words and acts- simply of the indifference of his wife, always finds the devil because the preacher has said "You are no longer twin, but standing right at his door waiting for him, to show him just how." You must, then, tell and show that you love each other, where he can find that for which he is hunting. And the dev-

11, is always such a perfect gentleman when he sets out to beguile a lonely wife, and lead her astray; and a royal good fellow, with his cloven foot in patent leather, when he has a dissatisfied husband in hand.

You can remove this stumbling block, my friends, if you begin in time; but, if you allow the estrangement to continue, until love turns to bitterness and hate, with husband blaming the wife, and the wife charging it to the husband-it will be a stumbling-block over which you will fall and never rise. Love is a plant which never grows and thrives unless it is watched, tenderly nourished, and watered with kind words and loving care- regularly and continuously. It is the old, old story, as old as the world, but it must not cease to be told again and again in words and acts- simply because the preacher has said "You are no longer twain, but one." You must, both, tell and show that you love each other,

more after you are married than you ever did before. But enough of the stumbling-blocks are in the home. In the business world, our stumbling-blocks are many. Some of them are the work of the enemy, but the most of them are the work of ourselves and our friends, hardly from intent, however, but from thoughtlessness and habit. The Negro Merchant and the Negro banker are new things with us. These infants are still in their swaddling clothes; they are lusty, healthy babes, thriving and getting fat, but they have not started out to walk, as yet, they are but slowly crawling. When the time comes, as come it must, and that in the near future, when our merchants and bankers shall receive the same support as we now give our undertakers and doctors, RICHMOND will, indeed, be the leading Negro business centre of the world. YOU don't suppose that, under the hard conditions of to-day, that the Negro Church, the Negro society, the Negro

club, the Negro professional, the Negro man, the Negro woman and the Negro child will not soon learn that their moneys belong, as a matter of right, in the Negro Bank, and their trade to the Negro merchant, do you? All the use the white man has for the Negro bank is to tax it and to use it for his convenience in making change. When, by accident, the white woman finds herself in a Negro store, she is almost overcome by shame and mortification, and rushes out, as if she was fleeing from a pest house. The little white boy yells to his companion, who is about to enter the Negro store, "Dont go IN THERE, THAT'S A NIGGER STORE." What is THAT thing which so dominates the white man, the white woman, and the white child, that, if by accident, or intent, he finds himself across the threshold of a Negro business house, he has to apologize to himself for so doing. What is THAT thing in the white man which makes him feel that he is doing a grievous wrong when he

carries a few pennies to a Negro. What is THAT thing in the white woman which compels her to trade with her own people? Do you know the name of it? Have you ever felt it? Do you feel it when you are standing in the white man's store and the white man's bank, waiting for some one to wait upon you? Well, whatever this thing is, which makes white people support their own enterprises, and by whatever name it is known, we, as a race, lack it in a most alarming degree.

The song which the white press, the white pulpit and the white public men are singing, is the song of separation. Separate public conveyances, separate schools, separate churches, separate places of amusement, separate hotels, separate depots, separate localities in which to live - separate is the cry daily: go to another country, get out, go away; if you want to remain here, you must be my menial, be my servant: and if you want to be what I am - a MAN- separate. Go where I cant

see you. many Negro corner stores are there in white locali-

ties? Now, if we are going to stay here, and I confess that I dont see just how we can get away, if we are going to build up ourselves and have a chance to own something and to be something in this life, the very first stumbling-block which we ought to remove from our pathway, is the poor white man's corner store. or some accident of some kind would put the Negro

Wont you do me this kindness? Just shut your eyes, and look over in your mind and count the number of corner stores run by poor white men of which you know. Think of those in your own neighborhood. NOW HOW MANY ARE YOU SUPPORTING? What poor white man, or what poor white woman are YOU making richer day by day? How many poor white men have you already made rich enough to move out from among you, after you have given them wealth and competence? Is there a person in here who cannot name one?

Now, how many Negro corner stores are there in white localities? How many Negro store keepers located in white localities have ever been able to grow rich, retire, and leave the business to his black son or daughter for them to enjoy the same? How long would a Negro corner store stay open over here on Oregon Hill? How long would it be open before a mysterious fire, or some accident of some kind would put the Negro store keeper out of business? Or to be plain, so plain that a three-year old child can understand - is there a person in this audience, who, if he went into business to-morrow, would expect that white men, white women and white children would come into his store, purchase his goods, and keep his business flourishing and growing? Why are white men leaving the Negro barbers? Why are white men and women leaving the Negro hucksters? Why are white families hiring white domestic servants, cooks, nurses and maids? Why are these things. Why is it

that the poor little black boy, peddling the white man's daily papers, has to wait and get his papers after the white boys get theirs? Do you ever think of this when you hand the white boy your penny? You know already that the white boy is ahead of the little black boy; and when you put your penny in his hand, dont you tell him to stay ahead? Isn't this exactly what you mean? Isn't this what you say by your act? Don't actions speak louder than words? Don't you say, "Oh, little ragged, barefooted, black boy, it is true that you are of my race, that you are my flesh and blood, but I don't care about that, I am going to give my money to this nice little white boy and keep him ahead of you!". O, my dear friends, is there anybody on earth as unkind to us as we are to our own selves? If we would only unite, put our heads and hands together, and push the poor white man's corner store out of our pathway, the Negroes of Richmond and the vicinity would be a million

dollars better off by this time next year. My dear friends, CAN'T we move this stumbling-block? Wont you try? Don't you think that you ought to try? If we do not unite and move it, then we deserve the name of inferiors and should be treated as such, until we cease to fall over this stumbling-block.

Now, when you jump up to-morrow morning and run across the street and spend fifteen cents at the white man's corner store, you are planting a stumbling-block over which your children are going to fall. My friends, I dont call the great stores on Main and Broad streets, stumbling-blocks: there they are, in all their richness and splendor, monuments of the white man's business capacity and training, and everlasting examples of what race unity can do. But these stores are not for you and me: time was when they wanted Negro trade and sought it and catered to it. Not so now. They tell you, first, by treatment, and if you complain, they tell you in plain words

"We dont want Negro trade: we don't carry the goods you want."
Now, of course, if you are willing to take insult and force
your money on them, why, in very pity, they take it, and laugh
at you for being the fool you are. But, this is not a stumb-
ling-block, it is simply the act of a BLOCK-Head. Just think
of some of our best known, best educated and best beloved women
being compelled to buy hats in the poor white shops on the
wrong side of Broad St, because they can't put them on their
heads, in the first class millinery parlors, on the other side
of the street. But, little things like these do not disturb us
much: for some of us are better satisfied with third class
treatment in a white store, than to have first class treatment
in a store operated by their own people.

Another stumbling-block is the white collector
and the insurance man. These are the busy bees which gather
from our flowers in order to make financial honey in the white

man's bee hive.

As a race, we have not learned fully to appreciate what the 5cts., 10 cents, quarters and halves make, and what they can do. Have you ever noticed the weighing machines common in the railroad stations and other public places? It is said, that the company owning them, collects from these machines, more than a thousand dollars every day. And, yet, it is only a penny that is dropped in each time! As a stumbling-block, the white collector comes next to the poor white man's corner store. I heard a white collectore say, that the white Industrial Insurance companies collect more than \$5,000 per week from the "niggers" and pay back to them about \$500 per week. Is it remarkable, then, that the white insurance company can build marble and granite palaces. Don't you know that the Metropolitan Life Insurance Company, with her one million Negro policy holders, collects more than a half million dol-

lars each month from the Negroes of this country? Nearly everybody in this audience is paying tribute to some white insurance company, notwithstanding the fact, that Negroes are charged more for their policies than whites. But, as with the large stores, so with the insurance companies. The Metropolitan and other insurance companies, having grown strong and rich on the Negroes' money, are now refusing to insure them. They have always charged the Negro more than they charged the white, but now they are refusing to insure them at all. White fire insurance companies are now refusing to insure the homes and the personal property of Negroes. White publishers, like Collier's Weekly, are refusing to do business with Negroes, it matters not who they are, or what they are. Now, what are we going to do about this? It is the hand of God, forcing and driving the Negro to support the Negro, whether he wants it or not. There are Negro

Industrial Insurance Companies, and Negro Life Insurance Companies, whose officers are well known to nearly every person in this audience, sufficient and competent to handle every dollar's worth of business now handled by white companies. Why don't you give it to them? You know these men - you don't know the white men to whom you are sending your money week after week. Why don't you build up your own flesh and blood? When are you going to put your heads and hands together and push these stumbling-blocks away from our doors?

Now, when you pay your white insurance collector to-morrow, remember, you are placing, with your own hand, a stumbling-block in the pathway of your own boy and weakening every Negro Insurance company in Richmond.

Yet, another stumbling block is the white man's bank, it matters not how many dollars you deposit in the white man's bank, it matters not how much stock you may buy therein

the only position which you can hold is that of janitor or messenger. Begin in your youth, serve until your head is bleached by the frost of years, serve faithfully, honestly, but you will find there is no promotion. You start as janitor and end exactly where you started. In a white man's business, although it may have Negro money helping to run the business, it brings no participation for the Negro, save as a servant. Negro money is the only money that does not work Negro promotion in a white man's business.

But, I hear you say, "I haven't any faith in a Negro Bank." Well, what has the white man done for you, to give you such great faith and confidence in him? There are four Negro banks in this town: haven't you faith in at least one of them? Has either one ever failed, or had the slightest financial embarrassment? Do you know of any white bank, trust company or financial concern that has failed? Can't you remember just

one? Well, if you can't, my dear friend, your memory is poor indeed! Don't you remember, a white banking concern that filled the homes of our folks with the little home savings banks? Don't you remember that, that white concern failed and swept away thousand of dollars of Negro money? Don't you remember it? Can you take up the Daily paper without reading of the failure of white banks every day? White Cashier in Conn., steals \$640,000. How many Negro clerks are there in the white banks in which the money of the Negro churches, societies, clubs, Negro business men, professional men and working men and women are deposited? But, stop, friends, let me ask you another question: why don't white churches and white societies deposit their money in Negro banks? I do wish somebody would speak right out and tell me why. What would you think was going to happen, if the First Baptist Church, white, at the corner of Franklin and Adam streets should place a \$1000

on deposit in the True Reformers' Bank to-morrow? Well, if white people under no circumstances can be induced to put their money on deposit in Negro banks, why are we so anxious to deposit our money in the white man's bank? *idiot, or bless your good* Do you suppose that our folks will always be so? Don't you suppose that sometime soon, very soon, that our eyes will open? Well, when next you send your banking committee down to the white man's bank, to take your club money, your society money, your church money and your Sunday School money, dont forget, that with your own hands, you are placing a stumbling-block in the pathway of that boy and that girl you are sending to school, which will, probably, take them all their lives to overcome. Don't you love your children? Is this the way you are going to show it? *ry, must get her husband, she is*

your own Paul admonished the Romans, as one of their Christian duties- "That no man put a stumbling-block, or an occasion

to fall in his brother's way." (Ro.14:13) Well, isn't it
 your christian duty not to put a stumbling-block in the way
 of your own child? Some day your child is going to sit in
 judgment on your acts, will he curse your stupidity, or bless
 your good sense and forethought?.

And, still, after all that we may say about stumb-
 ling-blocks in the road of our racial progress, our own per-
 sonal prejudices and personal jealousies are the worst stumb-
 ling-blocks and hinderances which we have. It is useless to
 hide it, and it is wrong to deceive our children, for, in
 them, is our hope. Occupations for the Negro grow scarcer day
 by day. What is to become of your boy and your sweet girl?
 By what occupation will she feed and clothe herself?

Suppose she does marry, must not her husband, who is
 your own boy or my son, have an occupation, so that he can
 support those dependent upon him? Why doesn't the school board

give our boys and girls type-writing, stenography and book-keeping? Why are the white children taught these branches and the Negro children denied the same? Don't the white men say, we musn't train these niggers, so that they can go into business, for, when they go into the mercantile world, and begin to hire and employ their own children, they will be drawing from the poor white man's corner store, and from the poor white insurance collector, the means by which they feed and clothe their wives and children and grow rich. And white people do so like to see their folks succeed and prosper; they do think and act so that the white man in New York, helps the white man in Richmond, although he has never seen him and does not even know him. But we will learn, too, after while.

While it is true, that Richmond has a large number of Negro business folks, dont you know that many of these business folks, who are posing as great leaders and great race lovers

do not patronize and help their brethren who are also in business? Don't you know that some of our leaders, whose every dollar comes directly out of the Negro, spend their money with the white grocery-man, the white shoe-man, the white butcher, and the white coal man and deposit the dollar which comes from their Negro supporters in the white man's bank? Don't you know that, following the example set by their leaders, many, many of the employees of Negro concerns take their money to the white merchant, and turn up their noses and elevate their eye-brows in contempt, at the thought of spending the money which they have gotten directly from Negroes, with Negroes?

Suppose the child saw and knew that his teacher was a depositor in a Negro bank and a regular customer at the Negro store; suppose that the church members and the churchgoers knew that their pastor, not only preached race co-operation, but that he, his wife and his children returned to the

Negroes for wood, shoes, clothing, food and other things, the money which the Negroes gave him? Suppose our bank depositors saw the presidents of our different Negro banks, open, public customers of Negro concerns, going in and out, advertising the fact of their individual support, would not the depositors follow in the tracks of their presidents? Suppose the leaders, in our great organizations supported, openly, the enterprises of one another, and would use their influence to this end and could be seen daily fraternizing and going in and out of one another places of business? What would happen if this was true? Why, such a course, in thirty days would increase the business of every Negro concern in the town and cement us in bonds of sympathy and race love, just like the other peoples of this earth. But, instead of this, our business folks are prejudiced, jealous and afraid of one another. Slandering one another, unmindful of the fact, that the success of one is bound to in-

crease the business of the others. could be melted out of you.

Who can remove this stumbling-block of our prejudice and jealousy? Jesus can't do it, although He is our bosom friend. Only, we, ourselves. We can remove it by meeting together, as we have done, this afternoon, talking the matter over and seeing just how suicidal our course is to real race progress. By looking at our children and answering the question as to what will be their future in the race for food, clothes and a place of habitation. Ice of prejudice and jealousy and leave race love

behind. Oh, my dear friends, my dear friends, I would to God, that I could say something, or that I could do something which would arouse you and open your eyes to your true condition. O, that I could make you see the splendid opportunities which God is giving the 50,000 Negroes in and around Richmond, to get together and spend their means together. O, that, THAT SOMETHING in the hearts of many of you, which sends your feet to build up

and pay tribute to the other race, could be melted out of you.

Where is your love? Why do you want to still build up every-

body except yourself? Haven't you given the white man nearly

THREE THOUSAND YEARS of your labor and strength? Wont you

stop and consider what you are doing?

But I know, I feel that in this stumbling-block of

prejudice and jealousy will not much longer remain with us.

The sun of intelligence is too high in the heavens. It must

melt the ice of prejudice and jealousy and leave race love

behind. The needs of our boys and girls ring too loudly in

our ears! Our race pride, and our self respect are beginning

to shame us, and we, too, are beginning to apologize when we

are caught coming out of the white man's store, with an arm

ful of bundles, or when the white man's delivery wagon is

seen in front of the door. It can't be much longer before

Ethiopia, in Richmond, must and will stretch forth her hands

to those who are weak- lesser informed than yourselves. Love

your race and show it by your practice.

to her own with the joyful exclaim, "Come, let us reason together: come, let us buy and sell together." Therefore, I appeal to you, my dear little folks- to cease building up white men and white women and to spend your money so as to command the respect and so cultivate your love of race and race enterprises, that you will feel unhappy, ashamed and disgraced, as long as you have a hat on your head, clothes on your body, and shoes on your feet, that came to you of of the white man's store. Let me appeal to you to make no stumbling-block in your youth to fall over in your old age.

I appeal to you, young men and women of education, let not your education and your position be a stumbling-block to those who are weak- lesser informed than yourselves. Love your race and show it by your practice.

I appeal you, mothers and fathers, that you place no stumbling-block in the way of your children, either by word or

deed: for these stumbling-blocks which you place will remain to your shame when you will be sleeping in the dust.

Brother Pastor, in the name of our thoughtless, down trodden people, I appeal to you, as SHEPHERD, to lead our flock away from these stumbling-blocks, over which we are falling hourly and daily. I appeal to you, as WATCHMAN upon the wall to sound the alarm and show your people why they are oppressed. I appeal to you, as LEADER of one of the largest followings of the town, both, by word and act to educate and train your followers so that these stumbling-blocks will not increase, but grow fewer as the days go by.

And, then, I appeal to you, as a MAN- to uphold and support your race- thinking of it just as the white man thinks of his - The Negro may he always be right, but right or wrong, the Negro.

Ladies and gentlemen, I thank you.