

The North Carolina Mutual and Provident Association

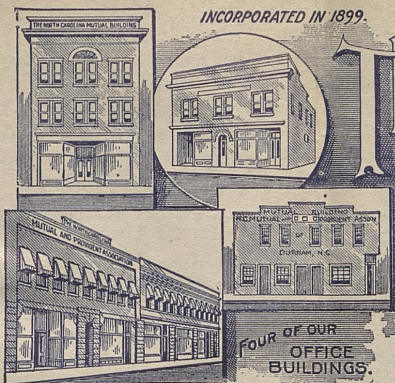
GREATEST NEGRO INSURANCE COMPANY IN THE WORLD.

JOHN MERRICK, PRESIDENT AND FOUNDER
 D. A. MOORE, SEC. TREAS. AND MED. DIRECTOR
 C. C. SPAULDING, VICE-PRES. AND GEN. MANAGER

Durham, N.C.

Branch Office at Darrellton Ga Date June 12 1911

Hon W. B. Matthews State Agent Atlanta Ga
 Dear Sir at last I have found speed to write
 you respecting business at Darrellton Ga
 of course it may not seem to you that I am
 doing so well, from my last week's report and
 to be plain about it I was not all together satisfied
 myself, but when I consider I have two companies
 to go up against and only being three or four
 days old I guess I am doing very well
 Thursday's report accounts for all business how
 less the straight life this will be reported
 as early I can arrange for the applicants exam-
 -ation which will be done at erect convenience
 again I will ^{say} I want to congratulate the company for
 giving me such a ^{able} man as Mr Frazier to ^{help} me in
 introducing the Business to my people I must
 say Mr Frazier did both the company and
 myself great good while in our little city the
 results of which I have did a very ^{good} days work have
 wrote 25 new men to day



INCORPORATED IN 1899.

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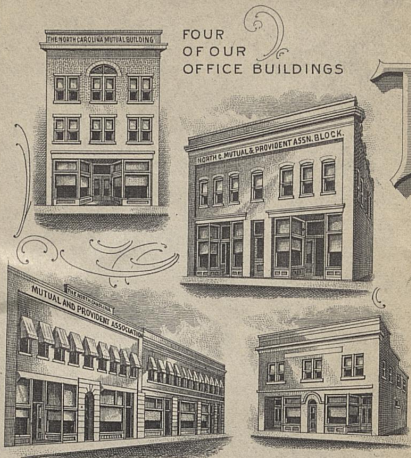
Durham, N.C.

Branch Office at _____

Date _____

191 _____

so I must say every thing seems bright for me
I think in a short while the company will see
they made no mistake in opening a Branch
at this place. please note I am entirely out
of sick & accident blanks have had to write some
on straight life blanks and I ask that you
please send me by return mail a supply of
blanks and what ever advertising matters you
think I need also stationery etc please honor
at once and oblige yours very truly
W. H. Greenwood



FOUR
OF FOUR
OFFICE BUILDINGS

INCORPORATED 1899

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DURHAM, N.C.

JUNE
Thirteenth,
1911.

Prof. W. B. Matthews,
155 Auburn Ave.,
Atlanta, Ga.

My dear Sir:

Upon my arrival to the city yesterday, I find both your letters, which we appreciate. We find that the license for Savannah is \$100.00 a year and at that rate, we cannot afford to take in many towns in Georgia. We think it is best to cover the larger cities and leave the smaller towns until later.

I am enclosing you a letter from G. S. Cobb, of Vienna, Ga. You might write him and find out the size of the town, etc., but I hardly think it will pay us to branch in these small towns as yet.

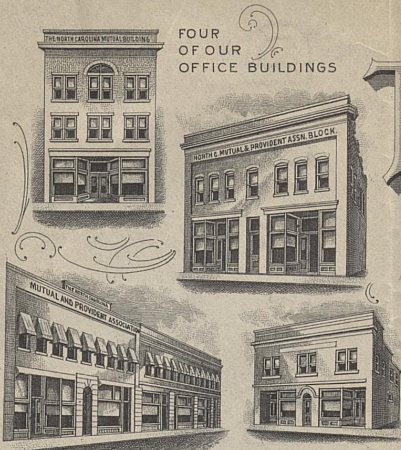
I thank you for looking into the bill sent in by "The Independent". I think the report from Atlanta is very encouraging, also the Carrollton work. In fact, the prospects look very bright for us in that State.

Just as soon as I can come down, your duties will be more minutely defined and you will be better prepared to handle the situation. We want more stress paid on Atlanta proper for the present. We believe that with the already established expense there, we can build up a debit that will be far better than having to spread our work in several towns and get less results.

With very best wishes for you all, I am

Yours very truly,

C. C. Spaulding
Gen'l. Mgr.



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DURHAM, N.C. 6/16/11.

Prof. W. B. Matthews,
155 Auburn Ave.,
Atlanta, Ga.

Dear Sir:

It will be alright and just the thing for you to go to Athens to the State Teachers' Association next week. I hope you will take along a little literature so you can advertise the business.

I am of the opinion that it will pay us to work the towns we have already opened for the present and wait until the first of the year when license commence to venture into the other towns.

If it requires it, we can write our applications full benefitted too, to meet competition. I am sure our Company is just as able as any other to do it. We are very much please with the success that had already been attained there.

It will be about the 23rd before I can reach there. At the present, we want all the agents to work Atlanta until I come down, after which I shall want you to accompany me to a few of the towns in that State.

Yours very truly,

Spaulding
Gen'l Mgr.

*Athens
W.S.A.*

June, 13, 1911.

Mr. C. C. Spaulding,
Durham, N. C.

Dear Sir:-

Please accept my thanks for the beautiful calendar and map you sent me a few days ago, they are both useful and beautiful.

Kindly give me your terms to superintendents for a district like Athens etc I am sure if your terms are satisfactory I can do a nice business here.

Hoping to hear from you at an early date in regards to this work, and too I sending you a copy of our paper The American Forum, for your consideration.

Sincerely yours,

W. R. Saxon

*Can't handle him
J.M.A.*

This is a good book

COPY

6/16/11.

Mr. W. R. Saxon,
Athens, Ga.
Dear Sir:

We are in receipt of your letter and note that you ask for terms for our work there and beg to state that Prof. W. B. Matthews, our State Agent will be there next week and you might talk the matter over with him, still I think he has made arrangements for Athens.

However, if you desire to know the requirements of a superintendent, we beg to state that in a town like that they would have to give bond in the sum of \$250.00 and a recommendation as to their honesty and straight-forward business dealings.

Yours very truly,

Gen'l Mgr.

JOBA

AFTER FIVE DAYS RETURN TO

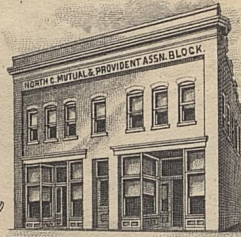
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DURHAM,
N.C.



EDWARDS & BROUGHTON PHOTO CO. - RALEIGH, N.C.

Prof. W. B. Matthews,
155 Auburn Ave.,
Atlanta, Ga.



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DURHAM, N.C. 7/5/11.

Prof. W. B. Matthews,
Atlanta, Ga.
Dear Sir:

I was glad to receive your letter and to know that you found all well and happy upon your return home. My people are quite well and I have been exceedingly busy since reaching home. Am glad the office is looking so nice.

The prospects look very bright for that State. We have received several applications from Savannah and Macon since our return and I believe the other towns will fall in line.

I thought the City Clerk would arrange to tide us over until the next quarter.

You will find enclosed a check for your salary, plus \$15.00 for the extra time put in before your school closed. I thought this would be about right and we will allow your time to go on just the same when you leave for Boston. I suppose you had better spend the balance of your time around Atlanta until you leave for Boston and when you return to Durham, we will give you a mileage.

You will also find enclosed a check for \$20.00 for the "Independent". I hope you will take this check around there and find out what he charges for space. It seems that this is very high and it might be that you could get some reduction. We would like to carry a regular "ad" in his paper, but his space is higher than that of white dailies, which I hardly think is fair.

Hoping that everything is moving along smoothly there, we are

Yours very truly,

C. C. Spaulding
Gen'l Mgr.

Enc.

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**DURHAM,
N.C.**



EDWARDS & SPENCER, PHOTO CO. - DURHAM, N. C.

Prof. W. B. Matthews,
155 Auburn Ave.,
Atlanta, Ga.

7/5/11

6/11



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DURHAM, N.C. 7/6/11.

Prof. W. B. Matthews,
155 Auburn Ave.,
Atlanta, Ga.

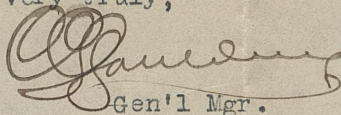
Dear Sir:

While we are not glad that you are not taking the Boston trip, we are glad that you are to be on our work in Macon soon.

I hope you will spend more than three days there and try to reach as many of the people as possible, explaining the principal of our work and our aim for the future. We would like also for you to spend a few days in Columbus on that trip as it will be near by in going to Macon.

Glad you sent my brother's license. I have ordered him to Augusta next week. I think it will be best for him to take up work there.

Yours very truly,


Gen'l Mgr.



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DURHAM, N.C. 7/18/11.

Prof. W. B. Matthews,
Atlanta, Ga.
Dear sir:

Your letter of the 15th is before us. We are very sorry that you did not get our letter before you left Macon. I wrote you to remain there a few days. It does not do the work very much good to go to a town like that and spend two or three days. We intended for you to spend at least a week at both of those towns before leaving.

The fly trip we made through that state was only experimental for the purpose of looking into the situation and seeing the towns. I am sorry that I did not inform you that whenever you started over the State again, it would be necessary for you to spend sometime at each place.

Since Prof. Wallace is at Columbus, he had better spend what time he has there as it is a little expensive getting from one of those places to another and we must have an eye single to same. I hope you succeeded in opening an office there. I wrote Prof. Wallace to go direct to Columbus because I thought you would be in Macon at least a week. I am writing him to remain there until next week and then go to Macon.

You will please assist our man in Atlanta as much as possible this week and leave there about Friday evening for Durham. You can leave there at 8:45 reaching here next morning at 9:55. You can spend four or five days here and become familiar with the work at the Home Office and return better prepared to handle the work in that State.

We received about 200 applications from Savannah last week. The agents just began working Augusta this week. I think the work is doing very well under the circumstances, still we are looking forward for better results.

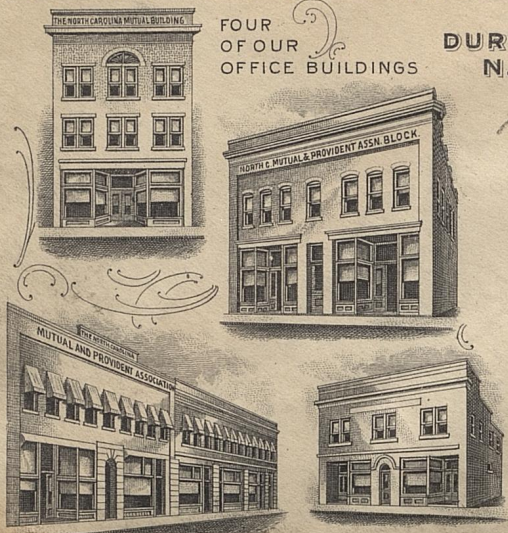
Yours very truly,

Spaulding
Genl Mgr.

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N.C.

7/18/11

Prof. W. B. Matthews,
155 Auburn Ave.,
Atlanta, Ga.



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DURHAM, N.C. 8/1/11.

Prof. W. B. Matthews,
Atlanta, Ga.
Dear Sir:

We will leave it to you and Mr. Merrick to get up the "ad" for the little folder. You might make it catchy and as little as possible so it will show up well.

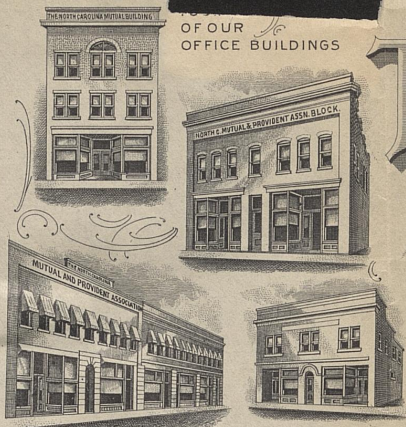
Prof. Wallace writes us that he feels very much grieved because you have expressed to some of the superintendents on the fields where he has been, that you thought he was trying to get your job from and asked me to write you and state frankly that such a thought had never entered into his mind.

It will be necessary for you to be very very careful as to what you say to the agents on the field or any one else if you do not care to have it repeated. I am writing him that you did not intimate such a thing to us but spoke in the highest terms of him and his work in that State.

I am sorry that it was necessary for any friction to be brought about, still, I am sure there is no foundation to the rumor. With best wishes, we are

Yours very truly,

C. C. Spaulding
Gen'l Mgr.



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C. C. SPAULDING, V. PRES. & GENL. MANAGER.

DURHAM, N.C. 8/3/11.

Prof. W. B. Matthews,
Atlanta, Ga.
My dear Professor:

We are sorry that you did not get a chance to see Mr. Anderson. You need not bother about making a trip back there just to see him at present. You can visit him sometime later.

I have just written Prof. Blackwell of that place to try to encourage him in the work. You might have offered him a little more on the straight life proposition and if you think it will be an inducement, you might make it \$5.00 and \$2.50 instead of \$1.50 and \$2.50 and wherever you can get a man to take up this work, you may offer him that.

I am glad you enjoyed your stay while in our city. The wreck of last week cast a gloom over our town that will be long remembered. Eleven of the victims have been buried already and others are seriously injured.

You will please say to Mr. Merrick that Savannah has a weekly debit of \$102.00 and this means that Atlanta will have to get a move on her, or she will be out stripped.

Mrs. Spaulding and the children and the entire office force send best wishes to you and yours.

Yours very truly,

Gen'l Mgr.

AFTER FIVE DAYS RETURN TO

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FOUR
OF FOUR
OFFICE BUILDINGS

DURHAM
N. C.

8/3/11



Prof. W. B. Matthews,
155 Auburn Ave.,
Atlanta, Ga.

EDWARDS & BROOKHUIS PRIN. CO. - RALEIGH, N. C.



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C. C. SPAULDING, V. Pres. & Gen'l. Manager.

DURHAM, N.C. 9/2/11.

Prof. W. B. Matthews,
Atlanta, Ga.
Dear Sir:

I am sorry your check was left. It was written and mislaid on my desk. Hope this will find you all quite well.

Yours very truly,

Spaulding
Gen'l Mgr.

Enc.

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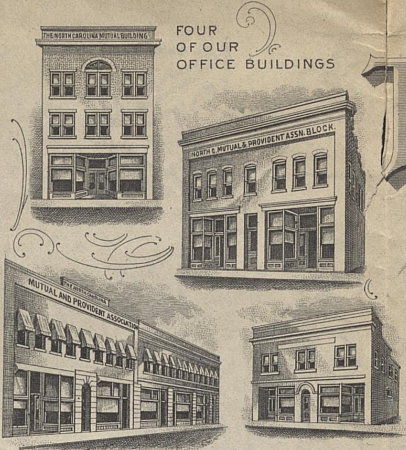


9/2/11

Negro
ins.

Prof. W. B. Matthews,
155 Auburn Ave.,
Atlanta, Ga.





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DURHAM, N.C.
October
Twenty-Fourth,
1911.

Prof. W. B. Matthews,
155 Auburn Ave.,
Atlanta, Ga.
Dear Sir:

We are very much surprised to receive your letter this morning stating that you are in Macon and on your way to Atlanta. I am sorry we did not make ourselves plain in the beginning about your getting out on the field.

It will be absolutely necessary for you to take a little more time when you go on trips as far as Thomasville. We wrote you to Thomasville to stop over at Albany and Americus to look after the work in those two places. It certainly will not pay us to establish work in lower Georgia and have our men go right through these other towns without stopping over.

In making trips of that kind, it will be necessary for you to make arrangements to be away from home at least four weeks and from that to six in order to do the work justice and curtail expenses. You might not have understood us at first about intimating that single men would best suit for traveling because they can remain on the road for months without having to return home.

We are glad, however, that you say Rev. Martin and found out about the license. I hope you spent long enough time at Thomasville to install the work thoroughly. We will write you in full in a few days.

With best wishes, we are

Yours very truly,
C. C. Spaulding
Gen'l Mgr.



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DURHAM, N.C. 8/24/12.

Prof. W. B. Matthews,
Atlanta, Ga.

Dear Sir:

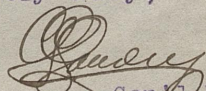
I have just returned to the city from my vacation and find your personal letter to hand, and while we regret very much to accept your resignation, we cannot blame you owing to the very flattering salary offered you in the proposition. We would be very glad to make you a proposition equally as inducive, but our business will not permit it. Industrial insurance has to be done on business principals.

We think, however, that the time given for your resignation to go into effect is very short. However, if this is the best you can do, we have notified Ed to go there and take charge until further orders are given, so you may turn the reports, books and all matters over to him and for the present we would thank you not to let it be known of the course you intend taking until we can get some matters in hand.

Our relations have been very pleasant and we sincerely regret to give you up. If there is anything we can do or say in your behalf, we shall be proud to do so, however I hardly think it necessary as your reputation has already been established.

Again thanking you for the ardent services rendered and assuring you that you have our hearty co-operation in whatever walk of life you enter, we are

yours very truly,


Gen'l Mgr.

CCS/g.

AFTER FIVE DAYS RETURN TO

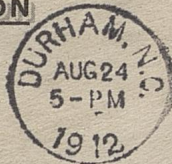
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Prof. W. B. Matthews,
155 Auburn Ave.,
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EDWARDS & BROOKTON PRIN. CO. - RALEIGH, N. C.



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DURHAM, N.C. 8/31/12.

Prof. W. B. Matthews,
Atlanta, Ga.

Dear Sir:

According to promise, I am herewith sending you a check for \$25.00. I am glad to state that my trip there was a very profitable and pleasant one and I want to again thank you for the way you have handled our work in that State and for the courtesies extended me from time to time by you and Mrs. Matthews, when in Atlanta.

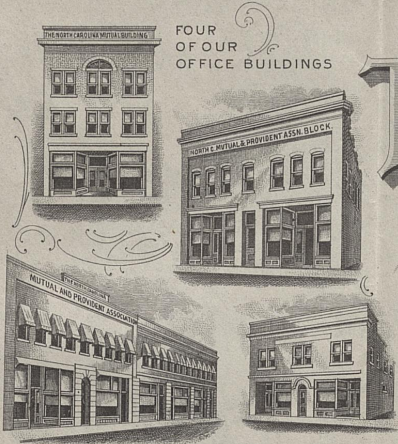
In leaving Atlanta, you carry with you our very best wishes along all lines and hoping that it may be possible for us to retain your interest and friendship. I shall expect to keep in touch with you from time to time.

Your very truly,

Gaudes
Gen'l Mgr.

Enc.

CCS/g.



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DURHAM, N.C. 9/9/12.

Prof. W. B. Matthews,
Louisville, Ky.

Dear Sir:

Your kind letter received and thank you very much for same. You may rest assured that we highly appreciate all of your actions while connected with our work in Atlanta. I do not believe there is any misunderstanding between us.

We have a letter from one Mr. Norman, who seems to be working for the Union Mutual Asso'n, of Atlanta, and he desires a position with us. What do you think of him as traveling agent and inspector?

I know you are very busy at present and will thank you to give us just what information you can concerning this man so we might be able to place him. With very best wishes, I am

Yours very truly,

J. M. Moore
Gen'l Mgr.

CCS/g.



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DURHAM, N.C. 9/18/12.

prof. W. B. Matthews,
Louisville, Ky.

My dear Mr. Matthews:

We want to thank you for your kind letter of the 16th and beg to state that we have Mr. Thompson right in line for promotion and other men that are capable.

We thought probably it might be to our advantage to add to our present force in order that we might have more competent men for some of the other towns in Georgia. We are very much delighted with Mr. Thompson, in fact, with the entire agency force of Atlanta, which is the result of your untiring efforts to place Atlanta in the foremost ranks.

I am delighted to know that you are getting along so nicely with your school.

The letter was very satisfactorily gotten up and I believe it will prove to be of great service. You have our best wishes for continued success in your new line of work.

With best regard for you and yours, we are

Yours very truly,

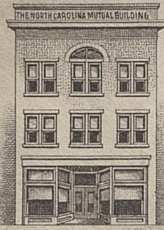
Quincy
Gen'l Mgr.

CCS/g.

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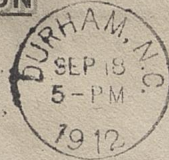


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N.C.



EDWARDS & BROUGHTON, PRTR. CO. - WALESH, N. C.



Prof. W. B. Matthews,
1416 W. Chestnut St.,
Louisville, Ky.

300

1200

2000

1400

1300

1700

8-8

18

THE NORTH CAROLINA MUTUAL AND PROVIDENT ASSOCIATION

STRAIGHT LIFE
SICK BENEFITLIMITED PAYMENT
ENDOWMENT

DURHAM, N. C.

June
Twenty-first,
1915.Prof. W. B. Matthews,
Louisville, Ky.

My dear Mr. Matthews:

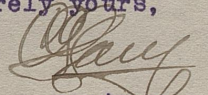
We are in receipt of your very kind letter and want to thank you for the sentiment it contains. As you are to leave there on the 26th, I am herewith sending you a check for \$20.00 to help pay your railroad fare while in Georgia.

We find a growing tendency on the part of the Negroes throughout the South to want to get together. Conditions are forcing them to do so. In S. Car. a few days ago, a white agent went so far as to call one of his colored members a "black liar". The Minister's Union took it up and are advising their people frankly to carry insurance with their own Companies. Similar occurrences have happened, which has caused our Company to reap the benefits, so after all I believe this race prejudice is going to do more to drive our people together than ever, and if they do not heed the call, I believe they will be made to suffer.

A splendid point upon which to dwell would be the laying of the foundation of this institution and we hope you will emphasize this especially to the agents, for if the agents can be gotten properly interested, great results will follow.

I am going to write to my Georgia agents and tell them to expect you and that you have offered your services to talk to them in the office. I am sure it will result in great good. Hoping this to find you and yours quite well, I am

Very sincerely yours,


Gen'l Mgr.

Enc.

CCS/g.

AFTER FIVE DAYS RETURN TO



Prof. W. B. Matthews,
1620 Chestnut St.,
Louisville, Ky.