

# Proposed 10 YEAR PLAN FOR CHICAGO

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EDITOR'S NOTE: Mr. Lane's article is published here because we feel, though written specifically about Chicago, his program, fundamentally, might be used by members of the Race in any section of the country where they live in great numbers.

**WHILE IT MAY BE DIFFICULT to agree 100 per cent on an ideology for the Race, there are certain outstanding facts upon which we can all agree and it is in these areas of need and service that we must plan together for the good of all.**

For example, no one will disagree with the fact that more and more we should own and control an increasing amount of the houses in which we live and the commercial enterprises which we support. Also we should adequately support service organizations which help keep the avenues of opportunity open to us and seek to make the democratic way of life an actual fact.

In beginning a new decade those in a position to understand the problems which the Negro community faces must plan for the future. There must be definite steps taken to gain control of the forces which are necessary to progress. In a country like this these forces are chiefly in the fields of politics and finance.

When we study the steps taken by hyphenated American minority groups such as the Swedish, Polish, Jewish, German, we find that they all have building and loan associations, political organizations and strong financial alliances.

In 1940 we must begin a program of self help. We must forget that we are black and remember only that we are American citizens and responsible for the present and future of the community in which we live in large numbers. It is with this end in mind that we suggest a 10-year plan for the Negro citizens of Chicago which should include:

1. A program for remedying the housing situation.
2. Financial assistance to aid our merchants in the field of wholesale and retail business.
3. Finance political campaigns.
4. Increased support for organizations in the field that fight for jobs, and civil liberties.

The Negro population of Chicago is estimated between 250,000 and 300,000. At least 70,000 or one-fourth are able and should be willing to underwrite such a plan. For example, if 70,000 were to pay 50 cents per week or two dollars per month, the total amount would be \$1,400,000 in 10 months. In 10 years that would be \$10,400,000 and each of the 70,000 people would not have invested more than \$200 for the 10-year period.

## THE NEED

Thousands of people are convinced that housing conditions among Negroes in urban centers are deplorable. It is especially true in Chicago where Negro citizens are better housed than in any large city in the world. It is also an indisputable fact that when Negroes own the property they live in the amount of deterioration is less.

Economists have stated that 90 per cent of the residence and business properties in which Negroes in Chicago live is owned by people of other nationalities who live in other communities. It is also true that the regular organized channels of private finance are not available to this area for rehabilitation and improvement. Large investors usually want large returns quickly. They claim that investments in Negro properties lose value too rapidly.

These same financial powers have been content to extract large fees in rent from existing property in which Negroes are tenants without adequate repairs or remodeling. It is their complaint that the job must be done by the people most affected. A large number of investors who do not depend upon returns from small investments to sustain themselves are the most likely group to provide the things which they need most, such as decent housing.

The 300,000 Negroes of Chicago need at least 30,000 more living units. They occupy one of the choice sections of the city. Old buildings are being torn down—many good buildings are going to ruin

for lack of proper care. Good properties are being sold for a song to profiteers.

The influential dominant forces of the city are trying to root Negroes out of desirable sections. Since we have no other place to go, and since



FRAYSER T. LANE

our children will also have to live here, we should purchase a foothold and save the community from destruction, and from those who would get rid of us.

By proper planning and the wise use of available funds, we shall be able to restore whole blocks of buildings and also erect new ones. At no other time in our history could housing on a large scale and under local guidance and financing have a better chance of success. If Chicago, with a large Negro population, highly trained business men and skilled tradesmen can't do it now, it will never be done.

With an appreciable fund backed up by race pride and civic consciousness and a sound business policy, we should soon break down many of the barriers which we face today.

There have been many changes in our social and economic thinking since a few leading Negroes banded themselves together and created banks, insurance companies and small housing settlements. This is a time for mass action in some dramatic form.

A plan such as we propose should capture the imagination of a large group of people, many of whom have come into manhood and some of them have attained an appreciable amount of funds since opportunities for co-operative investments have been presented. After 10 years of depression and failure, the only note to strike is one that requires courage and determination which our 10-year plan inspires.

Money is being made in housing on Chicago's South side largely by exploitation.

Through a circuitous chain of receiverships, master-in-chancery cases and exorbitant rents money is piling up, but not in our hands. A Negro in Philadelphia with \$150,000 bought a block of shacks and constructed a modern private housing project. He set a precedent which others may well follow.

We have three building and loan associations in Chicago that could solve most of our housing problems and realize

get them into the proper correlation.

One of the most deplorable lacks in our urban centers is the development of our own business men, both in retail and wholesale pursuits. If a Chinese in this country desires to go in business he can be supplied with sufficient capital by the Chinese tong or the local chamber of commerce. The same is true of Jewish refugees and other nationalities.

This feature has been overlooked in the thinking of our Negro citizens who spend 100 per cent of their income in the city where they live. Through the channels of trade wealth has been and can be created. If we can create more Negroes of wealth, more money will be spent in increasing amounts to support the professions, hospitals, civic organizations, churches, better education and higher types of politicians.

The details of developing capital for sponsoring and sustaining trained Negroes in business could be easily worked out. With an increasing number of trained accountants and graduates of schools of business administration, there ought to be more doors of opportunity awaiting their talents.

If we can develop larger business establishments, more lawyers could be retained and actually get good fees. Certainly any plan for the present decade should include this energizing means of creating greater opportunity with the money we normally spend. Of course these things have been said before but in 1940 there should be crystallized definite steps coordinated with programs to meet these urgent needs in the community.

The Negro Chamber of Commerce may be a logical group to organize a fiscal agency to aid business people. If this does not come within their program some group should be organized to foster the idea.

Another important step which could be pursued in developing retail merchants is the organization of a small trades group such as we have in the market house idea where some central management will develop facilities and rent stalls to men of small means to enter the trading business.

Maxwell street has been the starting place for many successful merchants who branched into smaller neighborhoods and created wholesale and chain store business.

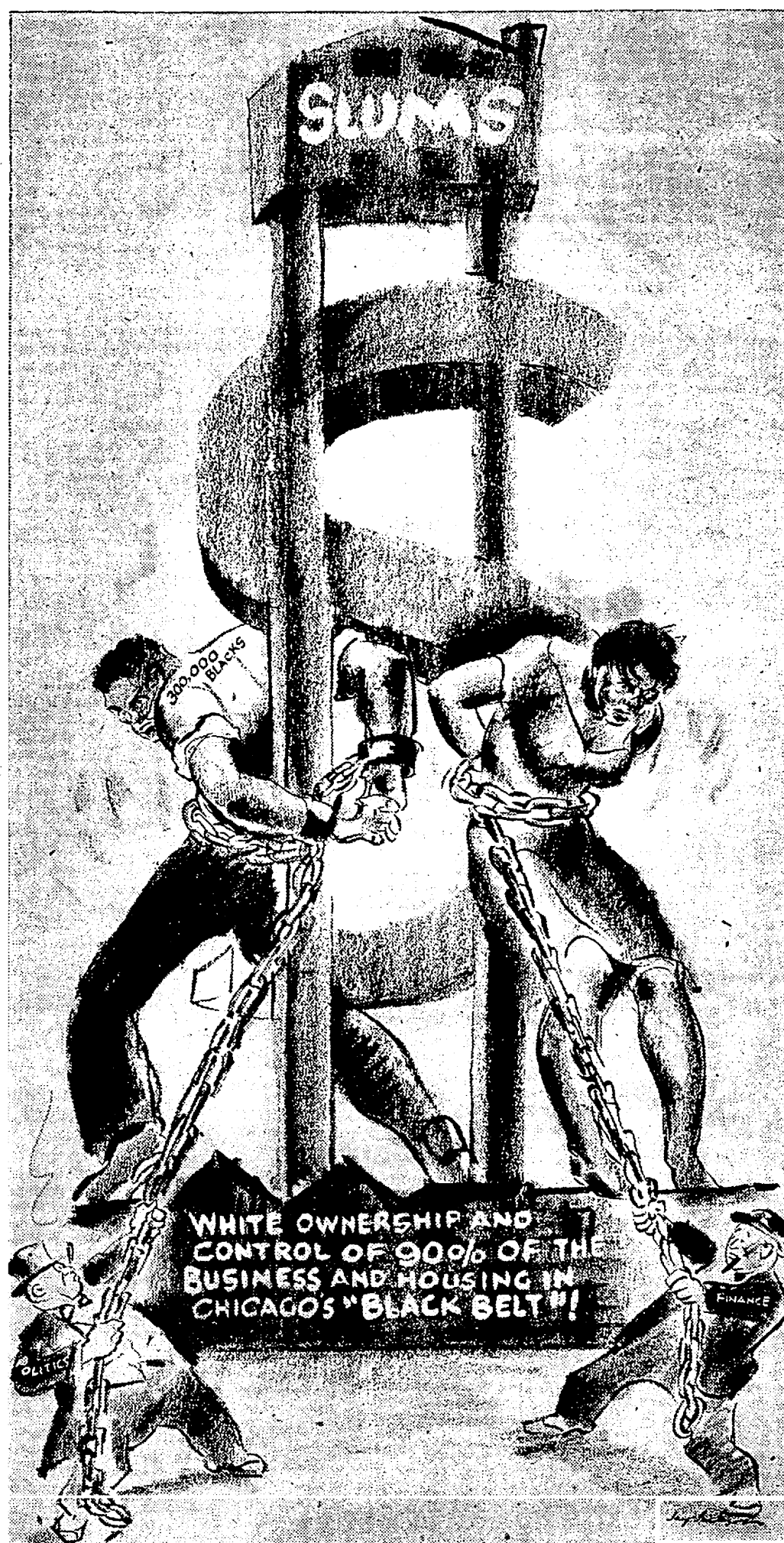
Negroes in Chicago have overlooked the field of small trades and have complained about the inability to open stores in high rent districts even when their experiences and background were insufficient to compete with better organized and better trained merchants.

The market plan would be a lucrative idea for some persons with good talents for organization in that they could sublease most of the space before an appreciable outlay of capital was made. Such market stalls could be managed by students who would be required to put in only part time services.

This same agency seeking to finance business could make a sample survey of the field to see what additional services in the way of merchandise could be brought into the community. They could also furnish some co-operative service as accounting, auditing, collecting and legal advice.

Cooperative purchasing on the part of merchants has been employed to some degree in recent years by smaller merchants. A few drug stores now participate in a central purchasing program and an unsuccessful attempt was made on the part of grocers.

A wide awake fiscal agency could contribute a great deal to the development of innovations in marketing and trading practices. In some cities these plans have been



used with success by Negroes.

In Atlanta, Ga., for example, the program was carried forward enough to include the purchase of products by wholesale directly from the farm and disposed of through the various retail outlets in the city. Some time ago Detroit, St. Louis, Cleveland and Kansas City set up finance corporations which were the type most suitable to Negro communities than commercial banks. Small loans were made to individuals, business men and organizations with a profit.

The organization in Kansas City is now 13 years old and has played an important part in stabilizing business in that city. It weathered the storm of the depression because the principle upon which it was founded is practically foolproof. Many of the home owners in that city are in-

debted to the Peoples Finance corporation for saving their properties.

## POLITICAL FINANCING

Any precinct in Chicago with 200 or more voters should be able to raise its own political funds. The recognized organizations and their leaders in these precincts should raise a fund to which all of the voters would contribute, instead of having to wait at election time to see what man from downtown wanted their aid and support and expect him to send out so much money to be divided up for garnering the votes.

Even if the voters of the precinct are divided among different political parties each group could have its own financial resources to pay for poll workers, printed matter, etc. Funds could also be sent from the precinct to the headquarters of the organization of their preference and along candidates until they are able with their contribution could

to pay their own way. If such a plan could be tried out in at least 300 precincts, there would be a new day in politics.

No one can deny that a new day is needed in politics since it is a common legend that Negro votes are available to the highest bidder. The present system makes it possible for complete exploitation of large blocs of Negro votes and renders ineffective those intelligent Negro voters who do not wish to conform to the prevailing machine maneuvers.

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go a demand for a voice in the making up of slates and the selection of candidates.

Such a program would mean that candidates whose records in the past were inimical to the interests of our group could be bitterly opposed before they were presented to the general electorate.

Like every other promotion it is necessary to have money to run political campaigns and we must get away from the system of expecting contributions only from tavern keepers, gambling promoters and overlords of vice and prostitution. These groups thrive and get protection because they contribute to the dominant political party.

The respectable element of the community whose votes far outweigh the corrupt element get little or no consideration, because they pay nothing. The present tendency in American life is that you get what you pay for and demand. Our plan is feasible and should be attempted on as large a scale as possible. It will develop an increased interest on the part of citizens because their interest in and responsibility for government will follow the money which they put in.

## JOBS AND LIBERTY

Every minority group must have organizations which can take initiative in safeguarding employment and protection of civil rights. These are spearheads which keep open the channels of employment and freedom of franchise for the enjoyment of their citizenship.

At the present time the Negro community of Chicago spends less than \$30,000 a year for all of its social, civic and cultural institutions. This does not include the churches. If our 250,000 give \$50,000 for protection and cultural services the per capita would be only 20 cents per person. What really happens is that a small number of people are called upon to support the existing institutions when the larger numbers who benefit most neglect to contribute anything.

Some plan must be derived and followed through whereby at least \$75,000 a year could be raised to support such vital organizations as have demonstrated their usefulness and services to the entire group.

While this idea seems ideal and Utopian it nevertheless is sound, practical and workable if sufficient courage, enthusiasm and altruism can be put behind it. A large portion of this amount should be spent in fighting restrictive covenants and other forms of racial discrimination and segregation.

## WORKING THE PLAN

Any one can sit down and work out a plan on paper but putting it into action is another thing. At least ideas that are set down on paper may arouse sufficient thought that will stimulate activity.

We live in an age which requires the mobilization of numbers and the coordination of efforts of large groups of people towards a definite goal. In this plan we have set a goal and the matter of mobilized activity is yet to be achieved.

On the South side of Chicago we have already made some progress in getting people to work in groups together for the common end. The Council of Negro Organizations (Continued on Page 15)

# 10-Year Plan For Chicago

(Continued From Page 13)

ions is a good example of what can be done. If 100 organized groups could consider the part their membership is willing to play for working toward a goal for the common good of the people socially, economically and politically, some way would be found to get results in a 10-year period.

Instead of three building and loan associations which are practically unknown to the masses of our group, there should be at least 10. The fact that 10 insurance companies have been established and successfully operated for several years is proof that financial organizations for other purposes could be developed.

While the plan in the past has been that a few people benefitted materially from the organization of business enterprises to which the masses contributed, a shift must now be made so that larger numbers of people can participate and profit by the developments made possible through mass contribution.

The time is ripe for leaders of every organized group to come together in a meeting and decide the agencies necessary to improve the lot of the community and accept the responsibility for organizing the finances necessary to maintain them. There are two ways in which this may be done:

1. By a central organization directing the whole plan.
2. By a large number of groups accepting responsibility for perfecting smaller organizations without necessarily duplicating their personnel.

In other words several organizations could be working on each of the four items listed above in the beginning of this article. Such organized groups as neighborhood clubs, labor unions and college alumni have a chance to develop such plans.

With a large portion of the popu-

lation unemployed and on relief, with housing conditions in Chicago worse than they have ever been, with politics and finance holding the key to our development, heroic measures must be adopted to eliminate from the vitals of our existence the melody of inertia.

Just as the Chicago World's Fair stimulated a community to new activities, it helped it to move forward, so can a definite plan of action for the next 10 years develop an enthusiasm among our citizens, change the course of our destiny and raise the level of respect and honor of our people.

While we have included only four points in our plan we are convinced that these are fundamental and, if effected, will make it considerably easier to solve other problems in our community life. This is by no means a pipe dream.

This 10 year plan is wholly within the realm of practicality. To say that we have no leadership capable of carrying forward such an idea is to admit total failure and to also admit that we have not the capacity for taking a strong hand in the solution of our problems.

## ANNOUNCES 3 FEATURES

NEW YORK, Feb. 3 Articles by Katharine W. Lenroot, chief of the Children's Bureau of the U. S. Department of Labor, Carl Van Vechten, noted author and critic, Alain Locke, professor of philosophy at Howard university, and a number of other well known persons are featured in the February issue of Opportunity Magazine.

## TAILOR COLLAPSES, DIES

Ferdinand Anderson, 62, of 4526 Prairie avenue, a tailor, collapsed Monday in his shop, 4714 South Parkway and died before medical aid could be administered. Death, it is said, was due to a heart ailment.