

John Merrick was a Black businessman and community leader who founded the North Carolina Mutual Life Insurance Company. He was born enslaved in Clinton, NC. When he was 12 he moved with his mother to Chapel Hill. Here he worked in a local brickyard and learned to read and write in one of the schools built for newly freed enslaved people.

Later, he worked in a barber shop shining shoes, but soon he gained the skills to be a barber and rose to become a partner in the business. By 1892 John was the sole owner of the business. He expanded the business to five barber shops in Durham. Because there was segregation, he opened three shops for Whites and two shops for Blacks.

John had the spirit of an entrepreneur! He got involved in real estate constructing houses for the Black migrants coming to work in Durham's growing tobacco industry. During this time, John also helped to organize a fraternal society to provide insurance to its members.

In 1898 John helped start the North Carolina Mutual and Provident Association (renamed the North Carolina Mutual Life Insurance Company in 1919), which became the largest Black business in the United States. This earned Durham the reputation as the "Capital of the Black Middle Class."

John would go on to help start the Mechanics and Farmers Bank (1908), became a patron of charitable causes, and provided support for St. Joseph's African Methodist Episcopal Church, Kittrell College, Lincoln Hospital, the Durham Colored Library, and other Afro-American institutions.

John Merrick's life was so impressive that even the U.S. Navy honored him by naming a ship after him – the SS John Merrick.

Text is a modified version of NCPedia's article on John Merrick. The original article can be found [here](#).

Aaron Moore was a Black doctor, businessman, and humanitarian who was born in Columbus County, North Carolina. He was born into a community of mixed raced people who had owned land in the area since the early 1800s. Aaron worked on his family's farm as a boy. Aaron was a great student who became a teacher, attended Shaw University in Raleigh, and later attended Leonard Medical School and became a doctor. In 1888, he settled in Durham as the city's first Black physician.

Aaron married Cottie Dancy, the daughter of one of North Carolina's leading Black politicians. For a time, he desired to enter politics himself, but he found Durham's White citizens hostile to his efforts, so, instead, he redirected his energies to self-help, unity among Black people, and the formation of all-Black institutions. In 1895 he helped organize a community pharmacy, and from that time on he participated in a wide range of Black business activities, most notably as medical director and cofounder with [John Merrick](#) of the [North Carolina Mutual Life Insurance Company](#). Organized in 1898, the North Carolina Mutual became the largest Black business in the United States and brought Durham considerable fame as the "Capital of the Black Middle Class." On Merrick's death in 1919, Moore became president of the company, serving until his own death in 1923.

Aaron was known for his generosity and commitment to his community. With the help of Durham's White leaders, he helped to establish Lincoln Hospital in 1901 and the Durham Colored library in 1913, creating valuable resources for the health and well being of Durham's Black citizens. He also successfully petitioned the state for funding for schools for Black children.

Dr. Aaron Moore's life was an inspiration to many. He showed us the importance of helping our communities and supporting education. Through medicine, philanthropy, and an entrepreneurial spirit, he made lasting impacts on his community. We can all learn from his example and strive to make a positive difference in our own communities.

Text is a modified version of NCPedia's article on Aaron Moore. The original article can be found [here](#).

Charles C. Spaulding was a prominent and influential African-American businessman. One of fourteen children of Benjamin McIver and Margaret Moore Spaulding, he was born in Columbus County on August 1, 1874. Charles's parents were the first generation of free ancestry and were successful landowners and respected leaders in their community.

In 1894 Spaulding left the family farm and moved to Durham, where his uncle, Dr. Aaron M. Moore, was living. There, he finished high school and worked as a dishwasher, waiter, bellhop, and office boy. In 1898 he was named the general manager of an African-American owned grocery store... During this time Spaulding's uncle and six other Black entrepreneurs founded the North Carolina Mutual and Provident Association. Charles' uncle and John Merrick, a local barber, were two of the seven businessmen who hired Charles Spaulding as a part-time agent to sell insurance policies across North Carolina...

As general manager, he quickly expanded North Carolina Mutual's operations, which had nearly 100,000 clients in 1908, not only in North Carolina, but other states as well. Spaulding was elevated to vice president in 1908. North Carolina Mutual provided life insurance for African Americans that were denied by other places because of their skin color... The company continued to grow and was now in 13 states and the District of Columbia... In 1921 Charles Spaulding assumed leadership of the [Mechanics and Farmers Bank](#), an offshoot of North Carolina Mutual.

By 1923, he was the outright owner of the North Carolina Mutual Insurance Company. Charles Spaulding led the company from 1900-1952 as the largest business owned by an African-American.

He received many awards for his accomplishments and even worked for presidents Herbert Hoover and Franklin Roosevelt... Hard work and determination carried Charles Spaulding through his life and he used his success as an example to encourage the Black community and show them that it is possible for an African-American in society to be successful.

Text is a modified version of NCPedia's article on [C.C.Spaulding](#). The original article can be found [here](#).

Clydie Fullwood Scarborough Born in 1899, Clydie Fullwood Scarborough was a native of Opelika, AL, and the daughter of former slaves who had no formal education. After studying chemistry and education at Talladega College, Clydie, moved to Durham upon graduation and received a position at Hillside High School to teach science and history. Her marriage to John C. Scarborough, owner of Scarborough Funeral Home and a leader among Durham's African American businessmen, further immersed her in the affairs and interests of Durham's African American community.

In 1925, John Scarborough purchased the old Lincoln Hospital building with plans to open a daycare home for young children... John felt a deep charitable need to provide better health conditions and care in his community. The home served infants, preschoolers, and school-age children, and Clydie served as one of the key caregivers in the early days of the home.

The creation of the Scarborough Nursery Home allowed Mrs. Scarborough to resume her career as an educator. In 1932 she became executive director of the home and gained funding from the state of North Carolina to expand the home...

Under her 50 years of leadership, the school would nurture generations of Durham's youth in their formative years while providing working families with reliable child care. Mrs. Scarborough's dedication to service also extended far beyond her work with the school. She was a member of the YWCA, Durham Committee of Negro Affairs, NAACP, North Carolina Association for the Education of Young Children, and the Women-in-Action for the Prevention of Violence and its Causes Inc.

Now over 90 years old, Scarborough Nursery School, Inc. continues its mission today. It is the oldest licensed nursery school in the state of North Carolina.

Text is adapted from: Gartrell, John. "Clydie F. Scarborough and the Scarborough Nursery School." The Devil's Tale, 24 Mar. 2020, blogs.library.duke.edu/rubenstein/2020/03/30/clydie-f-scarborough-and-the-scarborough-nursery-school/.