

Weems, Robert E. Jr. *Black Business in the Black Metropolis: The Chicago Metropolitan Assurance Company, 1925–1985. Bloomington and Indianapolis: Indiana University Press, 1996, pp. Xvii, 158. Illustrations, US\$35.00*

Bernard E. Powers, Jr.

Volume 26, numéro 1, octobre 1997

URI : <https://id.erudit.org/iderudit/1016667ar>

DOI : <https://doi.org/10.7202/1016667ar>

[Aller au sommaire du numéro](#)

Éditeur(s)

Urban History Review / Revue d'histoire urbaine

ISSN

0703-0428 (imprimé)

1918-5138 (numérique)

[Découvrir la revue](#)

Citer ce compte rendu

Powers, B. E. (1997). Compte rendu de [Weems, Robert E. Jr. *Black Business in the Black Metropolis: The Chicago Metropolitan Assurance Company, 1925–1985. Bloomington and Indianapolis: Indiana University Press, 1996, pp. Xvii, 158. Illustrations, US\$35.00*]. *Urban History Review / Revue d'histoire urbaine*, 26(1), 53–54. <https://doi.org/10.7202/1016667ar>

Book Reviews / Comptes rendus

Thomas, June Manning. *Redevelopment and Race: Planning a Finer City in Postwar Detroit*. Baltimore and London: John Hopkins University Press, 1997. Pp. xx, 274, illustrations, maps, tables, graphs, index. US\$39.95 (cloth).

In the past six decades the image of Detroit has been transformed along a tortuous course from the "Motor City" turning the wheels of capitalist development in the 1920s, to the "Arsenal of Democracy" during World War II, to the murder capital of America in the 1970s. The site of one of the worst urban uprisings in the late 1960s, the city appeared to be unable to recover its former glories. Presently, commentators have a host of negative representations to choose from. In the last few years Detroit has been likened to a Third World city, a Black urban core ringed by hostile and fearful white suburbs, and to Beirut, an analogy made by the Governor and subsequently withdrawn after protest from the region's Lebanese population. Most recently, Detroit has been characterized as the premier postmodern/postindustrial city in America, a symbol of urban decay and a warning of what all other American cities are in danger of becoming. Residents of Detroit, a city which has lost over a million residents and almost as many jobs since the 1950s, struggle to maintain an ironic sensibility. On a recent visit, for instance, I observed a vendor doing a brisk trade in T-shirts which read, "Detroit — Where the Weak are Killed and Eaten."

While city politicians continue to circle the wagons and issue proclamations heralding the rebirth of Detroit, scholars have turned to the past to uncover the roots of the city's present crisis. One of the newest additions to this field is June Thomas's *Detroit: Race and Redevelopment*. As Thomas argues, urban renewal, the de-centralization of the automotive industry, suburbanization and white flight couple with a shrinking tax base, ineffective government programs and their administration foiled the vision of urban planners at every turn. Of equal significance, the interplay of race, racism and class continuously haunted planner's efforts to transform Detroit into a finer city.

As Thomas carefully documents, the patterns of race and redevelopment were set during and immediately after World War II. In the early 1950s, for example, it became painfully evident to the Black community that the city's ill-conceived slum clearance initiatives equated urban renewal with "Negro removal" to disastrous results. The subsequent shift from physical to "social" renewal during the War on Poverty involved more direct input from residents; yet city programs such as TAP (Total Action Against Poverty) and the federal Model Cities program suffered from poor planning, racial divisiveness, and a consistent lack funding and resources. In the midst of these renewal schemes, the city's core population was becoming progressively poorer, unemployed and under-educated as even the Black middle class sought avenues of escape. Compounding these long-standing difficulties, in the wake of the 1967 civil disorder, the city administration capitulated to political pressure and essentially emasculated the local planning process.

As a historian, Thomas fails to offer much that is new to our knowledge of what went wrong in postwar Detroit. Outside of the compelling chapters dealing with the last two decades, the book covers what will surely be familiar terrain for urban historians. As an urban planner, however, she offers much to be admired. First and foremost, the work's focus on planners as a distinctive class hardly recommends it. Through ample use of interviews Thomas documents the rise of large-scale urban planning and its fall from grace after the rebellion, as planners themselves were scapegoated by both residents and politicians. "Their [planners'] experience offers a case study," Thomas writes, "in how a bureaucratic agency can lose power in a political environment and confirms the now accepted notion that planners must be able to function effectively in a political environment in order to survive."

The book's other major strength is its call for urban planners to learn from the mistakes of the past, and to re-orient the field towards a philosophy of social justice and racial equality. As Detroit embarks upon another phase in the history of redevelopment through federally-sponsored "empowerment zones," Thomas's call for a vision of the future which focuses on present strengths and assets, on participatory planning, and on social justice for all residents, particularly the most disadvantaged and disaffected, is a welcome one.

Angela D. Dillard
The Gallatin School of Individualized Study
New York University

Weems, Robert E. Jr. *Black Business in the Black Metropolis: The Chicago Metropolitan Assurance Company, 1925–1985*. Bloomington and Indianapolis: Indiana University Press, 1996, pp. xvii, 158. Illustrations, US\$35.00.

The first black commercial insurance companies emerged in the late nineteenth century in part because white firms, convinced by pervasive racist sentiment, that blacks were unfit for insurance, either refused coverage or charged exorbitant rates. In this book Robert Weems examines the origins, historical development, significance, and problems of the Chicago Metropolitan Assurance Company, in the context of Chicago's black community.

Originally founded in 1925 as the Metropolitan Funeral System Association, the company was the outgrowth of the "Great Migration" to Chicago and the dreadfully high mortality in its black community. It primarily served the black working class by providing low cost burial insurance. In contrast to the staid image of insurance magnates, Weems reveals that in its early years, two of the company's founders, Daniel Jackson and Robert Cole, obtained venture capital and expansion funds from participation in various community-based gambling enterprises.

While the early founders were men without formal training in business or experience in insurance, they were men of unusual

drive who eventually hired black professionals with the technical skills necessary for success. In the decade following World War II the company was reorganized, offered new life insurance products as well as home mortgages, and developed a departmental administrative structure. Weems shows how Metropolitan's phenomenal growth provided important white collar employment opportunities for black agents and managers who would not have been hired by white companies. Although female employees were confined to clerical positions during the period, even these jobs were welcome alternatives to domestic service. Weems demonstrates how the uniqueness of this enterprise, coupled with great reliance on internal promotion and company paternalism, produced a corporate culture in which employees shared a "special sense of pride and collective mission."

Presidents such as Robert Cole were not motivated merely by profits, but believed that Chicago Metropolitan was responsible for improving the quality of life in Chicago's "Bronzeville." In 1940 its corporate headquarters was constructed in the center of the South Side's business district. With state of the art offices on the main floor and an elegant ballroom on the second floor, to be used for stylish community and business affairs, this facility was recognized as the symbol of black success. Metropolitan facilities and funds were used to establish a studio which broadcast one of the earliest black radio programs produced with an all black technical staff. The *Bronzeman*, a magazine with a focus on black affairs, maintained offices on the Metropolitan property. Robert Cole also purchased the moribund Chicago American Giants of the Negro Baseball League in 1932, provided upgraded playing facilities, and the capital to restore the team to league contention. Cole and his successors also vigorously supported the local Y.M.C.A. and the N.A.A.C.P. The author asserts that it was the availability of these and other organizations and activities which helped migrants adjust to the city.

While the main thrust of *Black Business in the Black Metropolis* focuses on corporate success, this study is also about corporate demise, and Weems convincingly argues that racial integration contributed substantially to the downfall of Chicago Metropolitan. In the 1950s, the large mainstream insurance companies which never completely abandoned the black market aggressively sought and won black clients. They likewise succeeded in their pursuit of black agents who were valued for their professional training and experience, as well as their knowledge of the black community. Weems poignantly observes that racial integration was a "one-way street" because black insurers failed to attract white clients or employees. By the 1980s, the effects of Chicago Metropolitan's eroding market share were further aggravated by declining premium income, high unemployment in the black community and rising mortgage defaults. In 1990 to avoid dissolution it was acquired by Atlanta Life Insurance Company, another black corporation.

Mortgage lending was central to this company, but in a book about the role of black business in the black community, Profes-

sor Weems pays little attention to the way Chicago Metropolitan's loan program affected the physical growth or redevelopment of black neighborhoods. Nor do we learn much about the financial operation of the company. The author does provide a static profile of its securities portfolio for 1989 but a more detailed and sustained analysis of its holdings through time, to consider return on investment might have been valuable. Nevertheless this work contains important insights into Chicago's black community and is a welcome addition to the literature on a form of black entrepreneurship which is disappearing all too rapidly.

Bernard E. Powers Jr.
Department of History
College of Charleston

Teaford, Jon C. *Post-Suburbia. Government and Politics in the Edge Cities*. Baltimore: Johns Hopkins University Press, 1997. 242 pp. ISBN 0-8018-5450-4. U.S.\$32.50 (hardcover)

Jon Teaford has written several synthetic narratives about metropolitan America, focussing especially upon city government. In his latest work he focusses upon the emergence and governance of what are most widely known as Edge Cities. Many people have written about these new fringe centres of employment and retailing but, Teaford suggests, few have said much about their management, while most have viewed them as of very recent origin. In this context, Teaford attempts to strengthen our understanding of Edge City government while offering greater historical depth. The goal is worthwhile; the result disappointing.

Teaford's method is to examine six counties in five metropolitan areas: New York (2 counties), together with Los Angeles, Detroit, Chicago, and St. Louis (1 each). He chose the counties (Suffolk, Nassau, Orange, Oakland, Du Page, and St. Louis, respectively) to provide wide regional scope (except for the south), and because he believes that they were among the first to see this new type of fringe development. In each case, he has traced the development of local politics through local newspapers. His footnotes show that he has relied heavily on the likes of the *Royal Oak Tribune*, the *Naperville Sun*, and the *Orange County Register*. He weaves together the experiences of his six counties within a chronological narrative.

As he sees it, suburbs of the early twentieth century were middle (or upper) class "havens" from the bustle of the city. In the postwar period, however, the decentralization of employment into discreetly labelled industrial "parks" created places where people could both live and work. The construction of shopping centres then made these places almost entirely self-sufficient, at least for basic needs. In this context, he traces the emergence of various attempts to provide suburban government. As suburbs beat back growing pressures for metropolitan government, counties took on a more powerful role. Special