



28 LIKE MEMORIAL DAYTIME SERVICE
The Church, 1900

P.P.I.

The group continued struggling, selling each week using Mrs. Rachel Lutzon's yard as their selling station.

The Trading Post name changed to Poor People Inc. because they were unable to be self sufficient as a trading post.

A period of time elapsed without much progress.

When a new board consisting of the following: Lock Craig, Ernest Cherry, Eddie N. Workford, Mary A. Satton, Janie B. Satton, Alice Balance, Eugene Watson, M. W. Coleman, Golden Roland, Sam Bond and James S. Pugh was formed, they decided to secure a loan from the C.U. to help complete the building.

Once completed, two dentists, Dr. Query and Dr. F. A. Allison secured offices there. Alice Balance also secured a portan for a Day Care Center.

Other services rendered were: Mary Alice Day Care, Farm Co-Op exchange, chck, recreational and religious functions were also provided.

Many houses have been constructed from loans and businesses made by the C.U. through the P.P.I. Property.

In 1965, under the leadership of Gordon A. Fritsch, the National Organizer Secretary of the Southern Christian Leadership Conference, SCLC, a group of eight people of Bertie Co. formed a board to organize a self-help program for poor people of the county.

The board consisted of the following: Janie B. Satton, Mary A. Satton, Lurze Harbison, Andrew Roscoe, Lee Alma Specker Watson, James Miller, Ophelia Specker and Sam Bond.

This group of board members deposited \$1000.00 each for the purpose of securing land. Shares were sold to the public for \$20.00 a share.

The members called their project "The Trading Post" because each year they would borrow one acre of land from different farmers to grow produce to be brought there and sold. The board of directors purchased 21 acres of land from them and began selling lots so they could construct a building.

Every Saturday, drivers were sold by the movement to further aid the project.

February 2000

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1 st	2 nd	3 rd	4 th	5 th



ST. LUKE MEMORIAL BAPTIST CHURCH
First Building Erected
1910-1911



In the year 1965 several men, namely: Melvin Gilliam, Willie Riddick, Malchen Wilson, Johnnie Etheridge, James Outlaw, Solomon Lee, George Peeler and James Mountain, Sr. discussed among themselves, and soon were able to convince others on the idea, that the minorities of Bertie County could form a business that would create jobs for themselves and have a better way of life than they had by depending on the more wealthy people of the county to give them help.

This concept, being the same as what the St. Luke Credit Union was founded on, went well with the people. Shares were sold to soon start a business called the Bertie Industries. The work to be done was to cut and sew.

A loan in the amount of \$25,000.00 was obtained from St. Luke Credit Union and a warehouse was rented and machines were purchased to start work. People were hired and trained. Contracts were obtained through the B-A program. B-A is a federally funded program by which small businesses were favored with set aside contracts and they do not have to compete with larger industries by bidding.

BERTIE INDUSTRIES

The Bertie Industries grew rapidly and the Small Business Administration saw fit to guarantee a loan for them to build their own factory.

The Bertie Industries was one of the first buildings to be erected in the Bertie Industrial Park area on County Farm Road, Windsor.

They became one of the largest minority businesses in the nation, employing over 100 people. As they continued to prosper and profits soared, they became one of the first small businesses in the country to repay their loan and hold a mortgage burning.

All of the growth was not without some problems. The Small Business Administration decided that Bertie Industries was doing so well that they did not need help and favoritism anymore. Bertie Industries had to bid on the open market and had to secure and manage within itself and compete in the cut and sew industry against more experienced outfits.

The people had been well trained to work but knew nothing of how to compete in the cut and sew field.

After trying unsuccessfully to get back on the B-A program and after 5 years of diminishing profits, the Bertie Industries was forced to close.



ST. LUKE PUBLIC NURSERY
Part of our history



ST. LUKE MEMORIAL BAPTIST CENTER
Part of our history

KIDDIE WORLD DAY CARE

Kiddie World was founded in Lewiston, NC. In 1979 it moved to Winston, NC. We rented the PPI building for our Day Care Center. The members were fortunate enough to borrow money from St. Luke Credit Union to help us renovate the building. In 1980 we were licensed for 18 children. In 1981 we were licensed for 35 children. In 1982 we added a nursery and were licensed for 75 children. In 1985 we secured a loan from St. Luke Credit Union to purchase another building. The present location added a nursery and was licensed for 150 children.

We give credit to St. Luke Credit Union for helping us to get started and maintain a quality Day Care for the enrichment of little children's lives. We are proud to say that out of our center we have doctors, lawyers,

teachers, preachers and useful citizens of our county. Our children are our future. After moving all of our children to the present location, we decided to use our old facility (PPI) for an Adult Care Center.

We have purchased 8 new vans and 2 used ones that were financed by the local banks, but they would not lend us a dime toward purchasing or renovating our facilities.

A lot of work had to be done and we were denied a loan by both banks so we went back to St. Luke Credit Union and they, again, came to our rescue. Thanks to God, Frank Balance and St. Luke Credit Union we are still here doing great.





ST. LUKE PUBLIC SCHOOLS
Part of the new building



ST. LUKE MEMORIAL BAPTIST CHURCH
114 N. Main St.
Durham, N.C.

WORKERS OWNED SEWING COMPANY

In 1979, under the leadership of Timothy Bazemore, Sr., a new factory was formed known as "Workers Owned Sewing Company".

In the beginning the founders were Lila Dudley, Celia Cherry, Helen White, Louise White and Timothy Bazemore, Sr. with Spencer Pierce being chief mechanic.

The concept of group ownership gave these people confidence that they too could organize and operate a self-owned business and set out to reach their goal.

In the first year of operation with only five members, we grossed \$57,000.00 doing subcontracts only.

During the next twelve years of operation, the membership grew from five members to fifty (50) full time and twenty (20) part time workers with gross sales amounting \$2.5 million.

Financing was the most difficult task of operation. A proposal was formulated and sent to many lending sources of many states, consisting of church organizations, foundations, national government and local banking institutions.

Responses from requests of funds were very supportive with St. Luke

Credit Union being the only local financial institution participating.

The types of funding received were: no interest, low interest, cooperation, loans and grants.

Early years of operation were very difficult financially with IRS monitoring us weekly. A young civil rights lawyer from Durham, NC, Martin Eakes, came down and assisted negotiations with the IRS.

Martin Eakes went back to Durham and immediately organized Self Help Credit Union, which later became the prime financing source that contributed to the growth of WOSCO.

After years of operation, St. Luke was strong enough to handle the financial needs of WOSCO and presently, WOSCO has a line of credit with St. Luke in the amount of \$125,000.00.

Timothy Bazemore, Sr., Lila Dudley, Celia Cherry, and Helen White, founders of the operation, still remain with the company.

We invite anyone reading this history to participate in St. Luke Credit Union by investing and borrowing in order that St. Luke can continue its growth.



LEWISTON GARAGE

loan was granted and the land was purchased. Today the business is progressing with Robert C. Lee, Sr. as St. Advisor; Robert C. Lee, Jr. Vice-President; George C. Lee, Shop Foreman; Carl A. Lee, President and Martin R. Lee, Secretary (previously held by Margaret J. Lee). The Lewiston Garage now provides employment for 6 people in their community. The Lewiston Garage has complete automotive services for foreign and domestic cars; 24 hour towing service; sales of new and used vehicles and sales of used auto parts.

In 1952, Robert C. Lee, Sr. decided to open a garage on Highway 308 Church Street, Lewiston, NC. For sometime, Robert Sr. worked alone while training his sons in many phases of auto mechanics. His business grew and expansion was needed. Robert moved to a lot he had purchased on Thompson Drive, Lewiston, NC and continued his business with the aid of his sons. His business continued flourishing and his sons saw a need for expansions and went to St. Luke Credit Union for a loan to secure additional land. The





ST. LUKE MEMORIAL HOSPITAL COURTESY
PHOTO BY
FRANK W.



RODGERS BROTHERS TIRE SERVICE

To: ST. LUKE CREDIT UNION

I write this letter to express my sincere gratitude toward such an excellent establishment.

In the year of nineteen hundred and eighty five (1985), I was faced with a decision that was definitely the most inevitable challenge of my life.

My brother was seriously ill, as a matter of fact he was dying. He had built up a thriving business and was proud of it. Now that his health was failing his heart's desire was that my younger brother and I would buy the business and keep it going. Well, I wanted more than anything to grant this last wish of his. I went to several banks to see if we could borrow the money to buy it from him. Each bank somehow, after applications and lengthy talks, managed to answer me the same, "no".

Time was running out for my dying brother's life. The goal had not been accomplished. Then, finally I decided to try one more time. I contacted St. Luke Credit Union. I was treated with much respect. They called my brother and I into their office, located in Windsor, NC, and proceeded with

the necessary paper work. Within a short period of time they were able to give us an answer, "yes". We were very happy about their decision. My dying brother was unable to speak by this time, but he made a motion of joy. The goal was met and he knew he could pass on now. He left us.

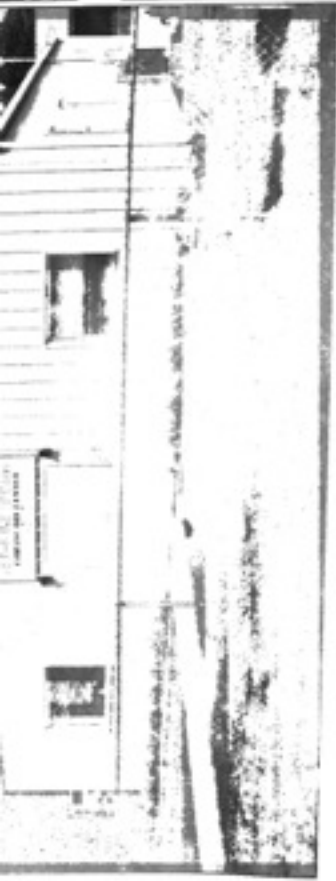
Today, fourteen years later, Rodgers Brothers Tire Service is still serving many people in the surrounding counties and people from afar.

Thanks, St. Luke Credit Union, for your dedicated and professional attitude toward helping people in the surrounding counties and people from afar.

Thanks, St. Luke Credit Union, for your dedicated and professional attitude toward helping people who need help. May God forever continue to bless each board member and all of the staff at St. Luke Credit Union. You gave us more than just a loan, you gave us confidence and restored our self respect.

God Bless
David and Jessie Rodgers

July 2000



ST. LAKE PUBLIC SERVICES
Place of employment and service
St. Luke, Mo.



ST. LAKE MEMORIAL SUPPORT CENTER
Day Services Center
St. Luke, Mo.

HATTIE OUTLAW

Many, like Hattie Outlaw of St. Luke Credit Union, go on to be successful business owners and employers, thereby helping other job seekers in her community.

Hattie remembers when she first brought her business idea to St. Luke. "Around 1990, I had an idea that I wanted to provide a child care center in the Merry Hill area because there was no child care there. I wanted to get funded from a commercial bank but because of my prior credit and the fact that I'm a widow and I had no collateral, the bank was not able to make the loan to me".

"So I took my idea to St. Luke, and they believed in me. They believed

I could make it work. They helped me get the money and the confidence."

Today, Hattie owns not one, but two child care centers, as well as her own restaurant and catering business. She employs over 60 community members, most of whom are women and former AFDC recipients.

"This is one of the most important services we can provide", says Leon Johnson, St. Luke's Manager. "Our area has no major corporate or manufacturing base. But by helping people start their own businesses we can empower them to succeed and improve their own lives and those of the people around them."



ST. LOUIS PUBLIC SERVICE
Home of Eddie T. Watford



ST. LOUIS REHABILITATION HOSPITAL LIBRARY
Home of Blue Watford

SOUTH WINDSOR PLUMBING / TYRO PLUMBING, INC.

In January, 1968, Robert Peele and Eddie N. (Blue) Watford secured a loan from St. Louis Credit Union and formed the P & W Plumbing Company. The two men worked together for four years and were successful, building a strong and prosperous company.

In 1972, Blue Watford became the first State Licensed Master Plumber in Windsor and first Black plumber in Bertie County.

In 1973, South Windsor Plumbing was formed and for six years it was owned and operated by Eddie N. (Blue) Watford.

In 1980, Eddie T. (Bibi) Watford, Sr. became a full partner. This part-

nership lasted until 1996 when Blue Watford semi-retired and Eddie T. Watford formed his own company known as TYRO Plumbing. The two plumbing companies worked harmoniously together with Tyro Plumbing, Inc. handling all new constructions and South Windsor Plumbing handling service calls and repairs. If water comes or goes out of a fixture call South Windsor Plumbing Service or TYRO Plumbing, Inc. and Eddie N. or Eddie T. Watford can repair or replace it for you.

South Windsor Plumbing Service and TYRO Plumbing, Inc. now employ six people.





ST. LUKE PUBLIC SCHOOL
The first school in the area
1920-1925



ST. LUKE MISSIONARY BAPTIST CHURCH
1925-1930

ST. LUKE MISSIONARY BAPTIST CHURCH

Around 1880, shortly after slavery ended, a group of African-Americans in the Saco-Saco area of Berne County, came together to form a place of worship. Mr. R. J. Steidl, landowner, allowed them to use a building as a place of worship for the slavecroppers and others in the surrounding area.

They worshipped there with an increase in membership and finance under the leadership of the Rev. Arminius Cooper as their first pastor. The desire was to build their own church, but they had no land on which to build a church.

In April 23, 1893, Mr. & Mrs. James L. Williams deeded one acre of land to the trustees and membership of St. Luke Baptist Church approximately one thousand feet south of the Steidl Tract where the first place of worship was held.

Near many years later, a church was built with donations and free labor from members and friends.

Other ministers that served as pastors and builders were: Reverend Charles Ballock, Reverend Stalton, Reverend J. P. Lee, Reverend John Trotman, Reverend Paul, Reverend Lure, Reverend R. R. Ruffin, Reverend John W. White, Reverend A. J. Cherry, Reverend James A. Davis, Reverend W. A. Moore, Reverend Leroy Gilliam, Reverend Ebert Lee and Reverend Steele Lawrence.

The first African American School in the community started after slavery on John and Alice Sutton Holley's tract around 1880. It remained there until mov-

ing to the Steidl Tract after the church was built and was named St. Luke Grade School.

Around 1919-1920, a new school was built approximately two miles west of the old school on the Cooper Hill road. The Smith family gave an acre of land to build this school.

In 1985 during the pastorage of the Rev. Leroy Gilliam, the need of renovation was great. Rev. Gilliam and members met with St. Luke Board of Directors and manager to secure a loan to add a fellowship hall and extra renovations. St. Luke granted the loan and the work was completed.

Under the leadership of Rev. Ebert Lee, there was a need to construct a new edifice in the year of 1993. Rev. Lee, trustees and members came together and worked out a building plan and again secured a loan from St. Luke Credit Union to completely build and equip the church sanctuary and build a fellowship hall. A few months later Rev. Lee resigned, leaving the members the complete process of finishing the popework and building.

The ground breaking was June 1995 and the completion of the church and fellowship hall was January 1996 with a grand opening on January 20, 1996. Many thanks from the St. Luke Missionary Baptist Church to St. Luke Credit Union for being there whenever they were needed.

October 2000



SPELLERS CHAPTER CHURCH OF CHRIST DISCIPLES OF CHRIST

A small group of believers came together with faith, hope and much praying, began worshipping under a Bush Harbor on the banks of the Roanoke River in 1873 with Elder Henry Speller as their spiritual leader. They moved there, until the Bush Harbor became too small to hold the worshippers. They found another building they could use and they named it "Old Mill Swamp Disciples Church".

Under the leadership of Elder Ben Gibbs, during his pastorage of 27 years, the church was moved to another site and named it "Spellers' Chapel Disciples Church" in honor of its founder, Elder Henry Speller.

For many years they worshipped and praised God for deliverance. The church grew rapidly and hymns of Zion and eloquent messages gave hope for tomorrow and encouragement to keep the faith.

Under the leadership of Elder Claude Winstead, the church was renovated and a choir was formed. The church secured choir robes under the director and musician of Mrs. Zetella G. Watson. They began having meetings and socials day and night.

When the members refused to stop having service and work in the fields at the time, the name of the building had the church doors secured with a padlock.

With no place to hold services, and a dedicated group of believers, they decided to look for a way to get land and money to build their own church. Under the leadership of Elder W. D. Keys, the members saw it was time



OLD MILL SWAMP DISCIPLES CHURCH
EST. 1873



ST. LUKE'S MEMORIAL BAPTIST CHURCH
EST. 1905

to come out of bondage and find a place to worship where they would be free day or night. The board of deacons and trustees began looking for a place to go and a way to get help.

After several meetings, they went to St. Luke Credit Union with their plan. St. Luke came to their rescue and land was purchased on the Outback Farm Road off 13-17 South and a new church was built from the ground. They changed the name to "Speller's Chapel Church of Christ, Disciples of Christ".

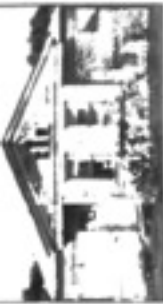
After years of continued growth, the church saw a need to renovate and again St. Luke was there wanting to help them.

Spellers Chapel Church of Christ Disciples of Christ has been blessed with the following pastors:

- Elder Henry Speller
- Elder Ben Gibbs
- Elder John Greene
- Elder R. C. Fulkner
- Elder Rowdie McDowell
- and Elder John M. Armstrong who is the pastor today.

We thank God for these sermons that led us thus far and especially for St. Luke Credit Union, board of directors and staff that made it possible to be free to worship where we are today.

May God continue blessing you, St. Luke, as you continue blessing others.



ST. LUKE'S EPISCOPAL CHURCH, LAKELAND, FLORIDA. Photo by the author, 1987.



ST. LUKE'S EPISCOPAL CHURCH, LAKELAND, FLORIDA. Photo by the author, 1987.



ST. LUKE'S EPISCOPAL CHURCH, LAKELAND, FLORIDA. Photo by the author, 1987.

UNITED HOLY CHURCH OF DELIVERANCE

Several years ago, our Pastor, Bishop Jerome Wilson and the members of United Holy Church of Deliverance needed a loan to build our church. We tried several places, but were turned down. Some of the members applied for the loan for the church, but were also denied.

Our Pastor said we would try St. Luke Credit Union. We applied for the loan and went through the same steps as with the other companies. The

Board reviewed the application for the church and made their decision. Our loan was approved.

We would like to thank St. Luke Credit Union for having faith in us and for giving us a chance that no one else would give.

Again we would like to say thank you to the utmost. We could not have done it without your help in helping people.

