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U.20. The Long Civil Rights Movement: African American Credit Unions

Interview U-1104

Charles Sanders

2 October 2012

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ABSTRACT – CHARLES EDWARD SANDERS

Interviewee: Mr. Charles E. Sanders

Interviewer: Rob Shapard

Interview date: Oct. 2, 2012

Location: Conference room at the Greater Kinston Credit Union, 901 North Queen Street, Kinston, N.C.

Length: Two hours

This interview was the third “pilot interview” conducted by the SOHP for a possible project on the history of minority credit unions in North Carolina. The interview centered on Mr. Sanders’ interest in starting the Greater Kinston Credit Union and his experiences in doing so in 1952, as well as some of his family’s history in North Carolina and Florida. Key topics included Mr. Sanders’ work as an agent for N.C. Mutual in Kinston and Lenoir County, which gave him an awareness of the financial challenges faced by black residents and opportunities to interact with them. He described his efforts, along with Frank Grice, to found the Greater Kinston Credit Union, with several local black professionals as the first members, along with about thirty-five tobacco and textile factory workers and sharecroppers in the area. They found they needed to explain the structure and function of the credit union in its early years to community members, and there were early debates within the credit union’s board about whether it was strong enough to loan money. Mr. Sanders talked about its growth and move to a local funeral home, and his work in the initial years essentially to run the credit union from his home, and the fact that his supervisors at N.C. Mutual mistakenly suspected he was moonlighting for another employer. Mr. Sanders’ career after leaving N.C. Mutual included many years with the U.S. Postal Service. He also talked about his birth in Apopka, Fla., and memories such as seeing Pres. Franklin Roosevelt during an appearance at Rollins College in Florida in the 1930s. Mr. Sanders recalled his family’s connections to North Carolina, his own move to North Carolina in 1939, and his grandfather’s earlier experiences near the turn of the twentieth century in Johnston County, N.C., where he owned land but lost it apparently when his savings and property deed were taken from a safe at a local store. Mr. Sanders graduated from Shaw University in Raleigh in 1943, and he was married that year to Alicia Dunn, with whom he had two children before her passing in 2004. The interview also covered the civil rights era in Kinston, including Mr. Sanders’ recollections of school inequalities during segregation, descriptions of his son, who lives near Seattle, and his daughter in Maryland, and his three grandchildren, and his feeling of being blessed that he still is able to live independently as he approaches age 95.

FIELD NOTES – CHARLES EDWARD SANDERS

Interviewee: Mr. Charles E. Sanders

Interviewer Rob Shapard

Interview date: Oct. 2, 2012

Location: Conference room at the Greater Kinston Credit Union, 901 North Queen Street, Kinston, N.C.

Length: Two hours

THE INTERVIEWEE. Mr. Charles E. Sanders co-founded the Greater Kinston Credit Union in 1952 and was secretary-treasurer for several years, while he worked full-time as an agent for N.C. Mutual. The credit union operated essentially out of Mr. Sanders' home in Kinston in the initial years.

THE INTERVIEWER. Robert P. Shapard is a doctoral student in U.S. history at UNC Chapel Hill and a field scholar for the Southern Oral History Program. He interviewed Mr. Sanders as a "pilot interview" for a possible SOHP project on the history of minority credit unions in North Carolina.

DESCRIPTION OF THE INTERVIEW. The interview took place in the conference room at the Greater Kinston Credit Union. Mr. Sanders talked for about two hours, and also provided a copy of the program for the credit union's fifty-eighth annual meeting, which included a list of its "First 50 members." Mr. Sanders reported that all of those initial members were African-Americans and included about fifteen ministers, attorneys, school principals, doctors, and dentists, along with thirty-five sharecroppers and workers at local tobacco and textile factories. He described pursuing the credit union in the early 1950s to provide black residents with greater opportunities to save and borrow money. Mr. Sanders was an agent for N.C. Mutual at the time, and he kept the books for the credit union and built membership while also working his day job. He told how he and Frank Grice, a local school administrator, had been interested in starting a credit union, and they eventually joined forces to make it happen. Grice became the first president, and the operation moved into the offices of a local funeral home. Mr. Sanders later gave up his duties with the credit union, and left N.C. Mutual to work for the U.S. Postal Service. His family had ties to North Carolina, although he was born in Apopka, Fla., in 1918, where his father owned property. His father had gone to Florida after his grandfather, who owned a plantation in Johnston County, N.C., lost his land due to fraudulent treatment. The importance of being able to save money and retain property ownership was central in this story about his grandfather and father, and perhaps was part of Mr. Sanders' drive to start a credit union to help blacks seeking fair access to credit in the Jim Crow era.

Transcript – CHARLES EDWARD SANDERS

Interviewee: Charles Sanders

Interviewer: Rob Shapard

Interview date: October 2, 2012

Location: Kinston, North Carolina

Length: 2:00:21.9

ROB SHAPARD: Okay, today is October 2nd, 2012. And I am Rob Shapard from UNC-Chapel Hill and the Southern Oral History Program. I am in Kinston, North Carolina at the Greater Kinston Credit Union. I'm in the upstairs conference room with Mr. Charles Sanders, and this interview is for the project on credit unions in North Carolina, and very grateful to be here, and thank you for making this possible. One of the things we have here on our table is the brochure for the annual meeting of the credit union for the Greater Kinston Credit Union, and we wanted to have this because this has a description of the credit union that Mr. Sanders created several years back. So we have that in front of us as a guide on some of the history as well. Well, let's start with thinking about the founding of this credit union and tell me a little bit about that. What do you remember about the, what led you to think of this idea and to take this step?

CHARLES SANDERS: Well, at the beginning of the credit union I was working with North Carolina Mutual Life Insurance Company as an agent. And I was able to find out the financial condition of the people that I was dealing with. And they had problems receiving money not only to live with but even with the Medicare. They didn't have any Medicare during that time but even with what we would call welfare, and the blacks as I remember the maximum

they received was six dollars a month. And they had problems even borrowing money. And there were two or three people who would go on the notes, but they would charge so much money for them to go on the notes and—

RS: As like a co-signer.

CS: Yeah, as a co-signer. And they had to pay the co-signer and also pay the note, and it was really a struggle for both of them. And I thought about something to help the people. They used to have a bank in Kinston, but they had some problems. It wasn't any longer existing. It was called the People's Bank.

RS: The People's—

CS: The People's Bank.

RS: The People's Bank.

CS: And it was on the corner of Queen and Bragg Street.

RS: Okay. What was the nature of that bank? What kind of bank was that?

CS: It was just a regular bank. It wasn't a credit union.

RS: Was that focused on black residents or was it—

CS: Yeah.

RS: Okay, but that went out of business?

CS: Yeah, there was some problem. I think the state closed it. I don't know exactly why. But that was before I came to North Carolina, but I was told about the bank. And in establishing the Greater Kinston Credit Union that was one thing they would always throw up in your face, that they weren't successful in doing it one time. No need of trying it again. And of course I figured with the opposition, you would become stronger, because I sent some notice to the paper and published, and also signs on the beauty parlor window and the barbershop, let them

know that we were trying to do that. And also I didn't complain about the criticizing. I figured if we had the criticism, it would be stronger because I figured if we had somebody be against it, it would be stronger to do what we were trying to do. And I was sitting in my office, and a client came up named Frank Grice. He came up to pay off his premium—

RS: What was his name?

CS: Frank Grice. His name is—he's—

RS: Right here?

CS: Yeah.

RS: G-R-I—

CS: G-R-I-C-E.

RS: Okay. All righty, and he was a client at North Carolina Mutual.

CS: No, yeah. But he was assistant principal at Eckerd High School, and I discussed it with him, but when he went back home, he decided to write. See, I had already written the Department of Agriculture in Raleigh. And he wrote also. So they sent me a letter wanting to know who was Frank Grice and wanted to know whether we were working together. And if we weren't working together, they suggested that we did work together. So I went to his house and discussed it with him and asked him did he want to work, and we agreed to work together, and I contacted a lady named Mrs. Holloway. She was in charge of the Carver Court, Carver Court. That was a housing [project]—.

RS: A housing project or—

CS: Project. Yeah.

RS: Development. Carver Court.

CS: Carver Court. She was in charge of it. And so I asked her about meeting there so she gave me permission to meet, and after I put a notice in the *Free Press* and put notice on the paper, in the barbershops and around, I contacted Frank Grice, and we started to get it together, and I contacted Raleigh and told them what we had done. So they started to come down. I don't remember the person who was in charge of the Agriculture Department, but I know the black guy who was with her. His name was Mr. Cheek.

RS: Cheek.

CS: Cheek, C-H-E-E-K. Now this is recorded in the courthouse, his name and everything. So Mr. Cheek stayed at my house because that was before integration. That was at 526 Lincoln Street. And the person who was in charge of the Agriculture Department came down here. He stayed at Kinston Hotel right there on Queen Street. They stayed at the Kinston Hotel.

RS: Chester Hotel, okay.

CS: Kinston Hotel.

RS: Oh. How do you spell—well, we'll come back to that.

CS: It's just Kinston, just like Kinston.

RS: Okay.

CS: Kinston Hotel.

RS: Oh right. Okay. I'm with you. Sorry. Kinston. Okay.

CS: And Mr. Cheek stayed at my house at 526 Lincoln Street. And then we had a meeting at Carver Court, and I think we had roundabout fifty or more. Matter of fact they came to see, everybody seemed interested in it because we had played it up, and when we got to Carver Court. Well, now before—

RS: Carver Court.

CS: There was a—. Now the Greater Kinston Credit Union, I tried to get it started through an organizations that I belonged to, a social organization called the Cavalair Club, but I couldn't get anybody interested at that time, and so we just went from there to Frank Grice and I and it started to develop and I did all the, I was the—. Frank Grice was president and I was secretary/treasurer. And I handled all the books and everything, and that paper there will tell you how much we raised at the first, at the first meeting.

RS: Okay. And this is 1952, right?

CS: 1952. I can't give you the exact date. All those dates, everything is correct on that.

RS: Okay. Great. And one question I have is the Department of Agriculture in Raleigh was that the state department or was that the federal?

CS: That was the state.

RS: Okay, and when you were telling me a little bit about some of the resistance to the credit union idea, who, what kinds of people resisted the idea and why did you think that was a good sign or a positive sign?

CS: The person who was, really, we didn't have any strong resistance. The person who had been, who was going on people's notes, they said we didn't need any credit union. I also kind of helped to push that because I figured if we had some opposition and we became stronger. There was a young fellow head of a paper here, his name was Charles Ward, and I wrote some notice and had him publish it and say we didn't need a credit union in Kinston.

RS: Why did you think that would help?

CS: I figured if we had some opposition, it would make it stronger. That's what I figured.

RS: But why? Why? How would that work? In other words if people saw that there was opposition why did you think that would make people want to do it?

CS: I thought they would become more interested in it. That's what I thought.

RS: Kind of like they would think, hey, if some people don't want us to do this, maybe it's a good thing.

CS: Yes.

RS: Like that? [laughing]

CS: That's it. Then we just took over and just started growing. I was doing everything, handle all the books and things, and the auditor would come from Raleigh and they would check the [books]. I don't know, I don't remember how often they came. But I don't know every three months, every six months. But I do know they would come from Raleigh and everything was done. We didn't have a local auditor, not at that time. I was handling all the books and everything, and of course we had a strong supervisory committee, and let's see another committee we had, but see we weren't strong enough to lend money at that time. So we began to grow, and some wanted to start lending money right then. And we didn't have enough money to start lending. I didn't agree with it so finally we started growing, and we started lending a little money out. But when somebody wanted to borrow money, one guarantee that we had—they had to have somebody to co-sign with them who had money in the credit union. And they had to have enough money in the credit union to cover what they wanted to borrow. And that way, we didn't lose anything. This one time we had one person that, he had a friend that was connected, but we finally—. That's the only time we had a problem trying to get the money. And we, of course we didn't lose any money at all, but it came so strong that I had what you call an insurance debit. See I had to carry all my regular work along with this. And but it became so

heavy I couldn't handle it. So they left there, and they moved to Lane's Funeral home and Ernest Hill became the secretary-treasurer at that time.

RS: Okay, and it had been based in your office.

CS: Yeah. As a matter of fact, my house was what they, it was the office at the time, same place. All the business was done at 526 Lincoln Street.

RS: And so what you just said about loaning money was interesting, because before the credit union was established you told me about how black citizens in Kinston and in the county had to have somebody to co-sign.

CS: Yeah.

RS: But then when the credit union was established and when it was able to start loaning money, people had to get somebody to co-sign. How was it different? In other words why was the situation better with the credit union than it was before the credit union?

CS: Well, we let everybody know it. One thing we started, the account was insured, and they didn't have to pay anything for, even if they borrowed money, the money and everything was insured and they didn't have to pay a thing. In the case of death, if the person died, the shares would increase one hundred percent. If they had one thousand dollars, then they had two thousand dollars in the case of death. And even if they became permanently disabled and couldn't work, if they had a loan, the insurance would take care of it. They didn't have to pay anything back on that you see. That was a benefit for the people because the income was very low, and of course at that time we did have what you call a ministerial alliance. They were more active at that time.

RS: A ministerial alliance.

CS: Yes, from the different churches. And we would have meetings and then we'd have a spokesman to go to different churches, and when they called on for business, they would get up and talk about the credit union. Then now, the teachers, they belonged to the credit union, but they were kind of hesitant because they didn't think, they weren't sure yet how strong it was. But they finally came back and they started, and it started growing. And I figured that there were two people around, but they didn't belong to the credit union, but before the credit union was started they would go on people's notes. They would make, now if you borrowed a hundred dollars—now a hundred dollars at that time was quite a bit of money—but if you wanted to borrow a hundred dollars, they had to borrow a hundred and thirty dollars, and usually the thirty dollars would go to the co-signor. And—

RS: That's before the credit union.

CS: Back before the credit union. And see that was a big thing. And I used to tell them they're better off before they borrowed money, they were better off than they were after they borrowed money if you're going a co-signer, because it's over a hundred dollars. If you get somebody to co-sign you owe 130 dollars you see.

RS: That's a pretty, that's a thirty percent fee right there.

CS: It was a big thing.

RS: Was it usually, was it a white person who was the co-signer?

CS: Uh uh.

RS: No, okay.

CS: There was a, there wasn't a white person had a black guy to co-sign, but the black guy would get half the money and the white guy would get half the money. But that didn't last very long because we, we discussed that in the meetings.

RS: In the early years of the credit union tell me a little bit more about the members, the people who joined the credit union. Were they, you've told me a little bit, a little bit, but tell me more about them. Like were they—what kind of people were they? Like what jobs and stuff?

CS: Well, see most of them, see the source of income around here at that time was tobacco factory and the shirt factory. And they were the ones who would borrow. But you didn't have to pay but twenty-five cents as a joining fee, and you could pay—. If you had five dollars in there, you had a share. I would tell them that the credit union belonged to them, and if they had five dollars, they didn't have to pay five dollars at one time. They'd pay so much until they get the five dollars. After they had five dollars, they had a share and twenty-five cents was the joining fee. They hit five dollars and twenty-five cents they would have joining fee and one share in there.

One thing, the money was always available. I remember we had some people who would deposit two hundred dollars. But they would think they were going to make some money, but they would come back and get it within about three weeks after that. But the money was always available for them in case they would want it.

RS: What would make them, if somebody put in two hundred dollars and came back three weeks later, were they, they were hoping that they would get a lot of interest right away or—

CS: Yeah. They, that's what they—see nobody knew anything about a credit union at that time. And they just figured that you know, and then too, I believe nobody said it, but at that time they used to have what you call a lottery, it wasn't a lottery. They just called it numbers, numbers, and the people would chase the numbers and I think some of them figured that the credit union was something like the numbers. And—

RS: Right. Right.

CS: But one thing, the money was always available for them, but we didn't pay any interest, not for the first two years I know. We didn't pay a thing in interest. But we had to be very careful so that nobody would borrow the money and didn't pay it back, you see. But our safeguard was they couldn't borrow the money unless somebody else signed, and the other person signed they had, both of them had to have enough money in there to do, borrow as much as they wanted to borrow.

RS: Did that person, the co-signer, in that case did they charge a fee?

CS: No, they didn't charge a fee. They were just members of the credit union.

RS: What was their incentive to co-sign?

CS: Just members, just members of the credit union.

RS: Just so they wanted to, they wanted to help people it sounds like?

CS: I don't, I never was told that they charged any fee. I never heard tell of them charging anything. I don't think they did.

RS: Okay.

CS: Of course if they did, I probably would've heard it because after that even after I was no longer the secretary-treasurer, Hill, he became the secretary treasurer, Ernest Hill, he would give them papers they had to sign, and they thought they could come to me and I would sign it and they would just go and get the money. But I told them it wasn't done that way.

RS: So tell me a little bit more about the people. They were, was it people who lived in the city or was it also like farmers and sharecroppers from outside?

CS: Oh yeah, yeah. See in the charter, see our charter didn't go any further than Lenoir County.

RS: Say that again.

CS: Charter, see, we had a charter. It just covered Lenoir County.

RS: Right. Okay.

CS: And Kinston and Lenoir County. But other than that, we didn't have any problem.

But the church, they would, even the people in the rural churches, I think they were more interested because I found out a lot of them go to the church. The account wasn't all that big, but if they had fifty dollars, they thought that was really nice.

RS: The churches you mean or the church members?

CS: The church members.

RS: Okay and tell me if this is correct. It sounds like in the early years you had members. Some of them were teachers in the schools here or they were members of the churches in the county. Or they were—tell me, well, let me backtrack. Keep talking to me if you can about these people, people who were joining the credit union and taking advantage of this new thing.

CS: Well, the people got paid off on Friday night, Friday afternoon and Saturday. And see—. [cell phone ringing and conversation]

RS: Here, I'll pause for a second. [conversation] Actually I don't think I paused. Okay. We're back. We just paused for about ten seconds. The tobacco warehouses, and did you say the shirt factory?

CS: Tobacco, it wasn't the warehouse. Tobacco, the tobacco market. That's where they were working the factory—

RS: Factory.

CS: That's where they go after the factory.

RS: And then I think did you say a shirt factory?

CS: Shirt factory. They used to have three shirt factories. That was a source of income, tobacco factory and the shirt factory. They made shirts here and they shipped them out.

RS: Okay So a lot of those, a lot of those early members were people that worked at those factories. Is that right?

CS: Yeah.

RS: And did you have people from the rural parts of the county like farmers or sharecroppers who joined or—

CS: Oh yeah, um hmm.

RS: Okay, I'm starting—I'm starting to get a good picture of it. So tell me what happened as you went forward. It's been a few years and then you got into the late [19]50s and then the [19]60s. Tell me a little bit more of the story of the credit union.

CS: Well, I usually tell most people about the good things about it. But now see, I was working in North Carolina Mutual Life Insurance Company. And they, my manager didn't understand and I did have some problems because they thought I was working in another job, and he told me said I should quit that job because once, I never will forget, I was on Lincoln Street. I had all the books with me because I was checking the books because the auditor was coming down, and I wanted to see that everything was in order. And the supervisor came by and saw my car with all the books in there. He thought I was going around in some type of business, selling stuff from house to house. So he went and reported me that I was working another job going from house to house selling, and they called me and questioned about it. And I didn't tell them anything about it, but they told me they didn't know about the job that I was working and for me to tell my boss man that either I worked for them or worked for North Carolina Mutual.

But I didn't ever tell them about the credit union because I couldn't. It wasn't their business. They didn't live in Kinston anyway. So, but that was the biggest opposition that I had. Of course now we did have people who wanted to come and borrow money and couldn't borrow it. We did have that. Some, they couldn't borrow the money, then they would criticize. We didn't have to worry about that. Of course we did have some slow moments during that time, but later on they started moving up. And I wasn't connected with it when, I can't think of the guy who took over after Hill, he's the one who started—. But this building here, what used to be a back and they tore it down and built it. Well, his name was Johnny Lauer [or Lowery].

RS: Johnny Lauer.

CS: That was—

RS: How do you spell his name would you think?

CS: I don't remember, but it started moving on up after. I think he used to, I think he was a retired teacher. I'm not sure about that. But I think he, I know he, he was on the school board also later on. Jennifer Howard could tell you more about him because he hired her, and she worked with him all during that time, and then they started moving up. Now I think they told me it's worth about twelve million dollars.

RS: Wow.

CS: Well, now it started from a dollar and twenty-five cents. [laughs] Yeah, a dollar and twenty-five cents. That's how it started.

RS: What do you think about that? How do you feel about the way things have turned out?

CS: I think it's really nice, but you've got to be very, very careful because at the same time they had a credit union in New Bern but when the auditors would come, I don't know

whether he'd go to New Bern first or come to my house. But he was telling me about the problems that happened in New Bern. They people who were heading up the credit union, they were using the money mostly for themselves you know. So finally they had to, I don't know whether they closed it down right then or not, but they did close it down. Then they had one in Greenville, and the person, one person borrowed some money and said the supervisor had signed it. And I think she had signed his name for it. And of course it came out. But before he could prove it, it was a lot of, you wouldn't want that to happen. Now we didn't have any problems. The biggest problem we had with the growth when, if the people had, when they were doing pretty good and that's when they could save a little more, but they didn't have any money to save because they, the money they had they had to live on, live with it. And then the Kinston is a very, very religious town. They do put the money in the churches, because I think right now I think it had about twenty churches on Queen Street. Well, now this tells you a lot that I probably wouldn't remember.

RS: We're looking at the annual meeting report that has the history description.

CS: Oh yeah, now they had a, that's the first fifty, first fifty members.

RS: Okay. After you stopped being the secretary-treasurer, did you, what was your role with the credit union after that?

CS: I was active for a little while but too much because I started concentrating with my work and then after I left my work I started working for the post office, and I started traveling, doing some traveling for the post office. But I wasn't, I wasn't too active because there were some people, which I thought but maybe I was wrong, they wanted to become members of the board of directors mainly just for the name. They didn't offer anything constructive at all. That's the way I felt. Maybe I'm wrong. Of course I asked Jennifer just before they had some

problems, I was in Maryland at the time. I asked her how was the board of directors doing, and she said they weren't doing anything. I asked did they offer any suggestions and she said no. And see they opened down in New Bern and I wasn't in town when they opened in New Bern, but I asked did they meet with anybody from New Bern, and I was told that they didn't meet with the citizens in New Bern. I don't know whether it's true or not. But I do know I was told by Wallace that they closed it down in New Bern.

RS: You were told by whom?

CS: By Napoleon Wallace.

RS: Oh right, okay.

CS: See I didn't know him. When I came back to town I came up here to meet him, and I found out that I know his, his grandmother. I had met her some time ago and knew his uncle, and I didn't know his father. But his uncle and my daughter, they are very good friends. His uncle is named Alton, his wife is named Pat. They live in Fort Washington Maryland. And I learned that after I met him and started talking with him. My father-in-law and his grandfather were good friends. See I didn't know a thing about that until I met him, but I came up here. I haven't met him but one time, but I came here with the name Wallace came up and I heard that he was from Greenville. I knew that there was a Wallace that came from Vanceburg and did live in Greenville. And I asked him if they were any kin. And I found out that the Wallace I knew in Greenville was, I didn't know him personally. I knew him through his brother. That was Napoleon Wallace's father.

RS: Did you say Vanceburg?

CS: Vanceburg, yeah. Right off from New Bern. That's where they grew up.

RS: Okay and Napoleon, is the, is he the interim manager here? Is that right? And that's one of the questions I had, when did you come to North Carolina? Where did you grow up and when did you come to North Carolina?

CS: Well, I—.

RS: And when were you born? [Laughs]

CS: Well, I'll tell you I was born in a little place called Apopka, Florida, A-P-O-P-K-A, Florida. And I came to North Carolina in April 1939. I lived in, my father originally came from North Carolina long years ago. But he didn't, he came back only one time before his death. But I came up here to visit his sister and been up here ever since. Then I went to school in Raleigh and I met my wife, and then I came down here. After my father-in-law had passed I came for six months, supposed to have been here six months and have been here ever since. And he passed in 1943.

RS: Okay. [Laughs] And what year, what is your date of birth if you, is it okay if I ask?

CS: My birth is April the 22nd, 1918.

RS: 1918?

CS: 1918. Of course I came up here, my father passed April the 2nd, and I became twenty-one years old on April the 22nd. And I came up here in June that same year. And I was living in Johnston County in a place called Clayton.

RS: Okay. How did your father go to Florida? In other words, your father grew up in North Carolina, but you were born in Florida. What was that transition in your father's history?

CS: Now, that's a big story in itself. See my father's father had what you called a plantation and I didn't know a thing. And it was in Johnston County, and they had what you call the boll weevil. You ever heard tell of the boll weevil?

RS: Um hmm.

CS: Well, see he had, now this is the story, we don't have it recorded, but this is the story that we were told. At the time my grandfather, my father's father was part of, he was sharecroppers. But he, boll weevils had just knocked them out. But his money every time he sold, he would carry the money and put it in what you call a country store. They didn't have banks then, and the man would keep the money for him, and after he had a bad year, he went to get some money, and he was told he didn't have any money there. So he went back and told his mother, I mean his wife, my grandmother and so she told him to go back and get the deed because the bank, not the bank, the store, it was a country store. They had a big safe, I was told. They would keep all the papers and everything. But when he went back to get the deeds, the landowner told him he didn't have any deed there. So when he, he started going around and trying to get a lawyer. And I was told he fell dead on the train going to Rocky Mount. And my father left North Carolina. He went to Florida and he started doing pretty good as a young person. So he bought some houses and bought one home, and he got his mother and his baby sister and baby brother, he carried them down to Florida. And later on his, I think about five or four brothers came down there, and they started, that's where he—. My father only came back one time after that. And I don't know whether he met, I don't think he saw his sister, the one I came up here to stay with. I don't think he saw her but one time after he got grown. And the only way I learned my family was through the family reunion. They tried to get together and I do have, matter of fact I picked up a picture of my father no longer than last night. I never had a picture of him before, but his brother, his sister-in-law, when I came to North Carolina see they, my father's named Cato. They say, "There's Cato's son." That was 1939. And everybody

knows this wanted to meet me so they, my aunt told me she had a picture of my father, and she gave me the picture of him when he was a young man, I have that now, you see.

RS: Oh wow. That's amazing.

CS: But after he went to Florida he started, he did pretty good. He started buying some property and he, then he had people that he would work with they were extremely nice to him. So he accumulated a little something and then his brother, he started having his brothers, all of them came down to help him.

RS: Was he developing property with houses?

CS: Oh yeah. He had—.

RS: Was that what he was doing?

CS: What he was doing, he was renting them out. Of course it wasn't that much money probably. Then he had orange groves, what you call citrus groves. He started, he built, I mean he grew oranges, and he was doing pretty good until what you call the Mediterranean fruit fly. I don't know if you remember anything about that. It came out and it wiped out everything. Then later on after my father died then the big ice, I mean, what you call an ice storm came through and just wiped out the groves, just like a fire. But the grove wasn't really—. That's the way they had the income was coming from his citrus groves. They were selling these fruit just like they did tobacco up here. See I'd never seen tobacco grow until I came to North Carolina. But they had what you call the Florida citrus exchange, and they would grow the fruit, and they would go and buy the fruit and then they would give them the money they got. Sometimes the company would take care of all the land, the fruit and trees and fertilize the trees and do everything supposed to be done. But the money would come, they would pay after the citrus grove bear, and the fruit started being harvested. And sometimes it was just like the sharecroppers here.

There might have made a little something, [but] sometimes the expenses would eat up all the profit.

RS: Did your grandfather in North Carolina, did he own land or was he sharecropping?

CS: No, he owned, he had what they call plantation. He lost that. He never did do any sharecropping.

RS: So he owned land and he must've gotten it in like the 1880s or 1890s probably?

CS: It probably was, because I don't know what happened to the land in Johnston County because whoever got it, I don't know whether they got a clear deed to his or not. Because I figured if they do like some of the [unclear], and just want to trace it up maybe, but nobody was interested in it. That was what was happening throughout the South. Because my grandfather on my mother's side, he owned a lot of citrus groves in Florida and also some land in Seminole County and Orange County. Of course now I grew up in Orange County. That's where my father lived. But my grandfather lived in Seminole County in what you call Altamonte Springs and Sanford and Port Maryland, and see my grandfather owned a lot of land there but I think he lost most of it through taxes. But now he didn't, the land in Altamonte Springs, Altamonte Springs used to be a little bitty place. And right next to Altamonte Springs was called Forest City. But now Forest City is part of Altamonte Springs. And now it's a big city. You wouldn't think it just used to be a little country place. They got malls and got hotels and everything. You have to go down through going to Disney World, you go see Altamonte Springs. You see maybe about, maybe about thirteen miles from Disney World. Do you know anything about Florida?

RS: A little bit. I lived in Orlando for two years—

CS: Oh, you did.

RS: For two years but yeah, just a little bit.

CS: Well, see my home was in Florida, in Apopka. See Apopka is eleven miles from Orlando. And Altamonte Springs is between Orlando and Daytona.

RS: Right, okay. Is your family, is your background, is your entire family African American or is there Native American in there or anything?

CS: On my grandmother. Well, my grandfather on my mother's side, she was anyway, they always say she looked extremely, just exactly like an Indian. But her name was Sophie Gould. That was her maiden name. Her first name was Sophie. Her maiden name was Gould, G-O-U-L-D. And she was born in Chipley, Florida. And there during the time of slavery, when the slaves were leaving Orange County and they were going down on the Everglades and down around [unclear], see a lot of the blacks went down there and they intermarried. You heard about the, the march through Oklahoma, the Trail of Tears?

RS: Yes.

CS: Well, see my people know all about that. My grandfather on my mother's side, they know all about that because in the Everglades, see that's where the Indians lived. See I bought a book that just talked, I traced my DNA not too long ago, and my boy, my son might have it now. I'm not sure. It's kind of interesting to know, interesting to know how the people got along during that time especially during the time when they had the war between the blacks and the Indians and the whites during that time. And how they suffered and everything. There was intermarriage between the whites and the blacks and the Indians and all that. And that was right down there in Florida and right next to my home is a lake called Apopka, Lake Apopka. That's the second largest lake, I know the second largest in Florida. But I think they say that's the

second largest freshwater lake in the United States. I'm not sure. I wouldn't, but I do know that lake down there, what's the name of that lake next to the—

RS: Okeechobee?

CS: Yeah. Next to Okeechobee, next to that lake. I'm thinking of the name of the lake. But all that, see if you, if somebody would be interested in just going down there and getting the history. That would be fascinating.

RS: Um hmm. What happened for you? What were you doing between 1939 when you moved, came to North Carolina. I think that was right, 1939 and then 1952 when you started the credit union. What were you doing in those years?

CS: Well, see, okay. See, I went to school at Shaw University. Then I met my wife and I came down here. Then I started working at North Carolina Mutual. And then I worked there twenty years and then I had two years, I did some practice teaching. Then I started working at the post office. I worked for the post office for twenty years.

RS: Okay. And what did you do for the post office?

CS: I started off as a clerk and then I was on the equal opportunity committee out of Greensboro, and I worked as a clerk most of the time in Kinston.

RS: Did you finish at Shaw? Is that where, did you get your degree from Shaw?

CS: Yeah. I finished Shaw. And then after I finished Shaw then I started, see I took [training] and I taught [training] to people who want to be connected with the insurance company. I did that and then part-time I did income tax. I took a [unclear] agent as the income tax, and as a matter of fact, I finished three parts, it comes in four parts. I finished three parts the second, the last part I got sick and had to leave so I didn't ever finish both parts.

RS: What year did you finish Shaw? Do you remember what year?

CS: Okay.

RS: Something like—

CS: Let me see, forty, I finished Shaw in [19]43.

RS: Okay. And did you, what about World War Two, did you get drafted or did you, how did that work out?

CS: No, I didn't get drafted. As a matter of fact I left Florida, and I never will forget my mother wrote me and told me the FBI was looking for me. So I had, I got a job in Norfolk working at the shipyard, and I had, let me see, deferment, I got two deferments. Matter of fact I kept those when I went down, matter of fact I went to Fort Bragg for them to, I was supposed to be put in there but I got a deferment. And I was a sergeant at the time. But I think what helped me was when I worked at the naval base, naval yard, and—

RS: In Norfolk.

CS: In Norfolk. Of course I became the, what they call a fire, they didn't call it, let me see. I forgot what they call it. But anyway, they came up back over the fire warden, they came up any time in the middle of the night I had to be there.

RS: Yeah, a fire warden. Okay.

CS: And so that I think that helped me out a little. And when I left there they thought I was going to a military school but I went on back and finished Shaw.

RS: And then, oh, when did you get married and what was your wife's name?

CS: My wife's name was Alice Dunn.

RS: D-U-N-N.

CS: D-U-N-N. We got married on June the 3rd, 1943, yeah 1943.

RS: And how many kids did y'all have?

CS: Had two.

RS: Had two kids. Can you tell me their names and what year they were born?

CS: Yeah, my daughter was born June the 18th, 1944. My son was born July the 18th—
did I say [19]44?

RS: For your daughter, yes.

CS: He was born July the 18th, 1947.

RS: Okay. What are their names?

CS: My daughter's name is Alice Charlene Sanders Jones.

RS: Charlene, Alice Charlene.

CS: Alice Charlene Sanders Jones.

RS: How about your son?

CS: My son is named Charles Edward Sanders, we used to say Charles Edward Sanders
the second.

RS: Okay. And that's your middle name, Edward.

CS: That's right.

RS: All righty. And as you were, as you got, as you settled in Kinston and started raising
your family here, working here, tell me a little bit more about what Kinston and Lenoir County
were like say late fifties, I'm sorry, late [19]40s, early [19]50s. What was this place like? I'm
sure that segregation was fully intact.

CS: Yeah, fully intact, but you know I don't care where you go you find some good
people. You, there were some good people around here, and there were some bad people too but
both races you see, but I didn't have any complaints at all. And Kinston was, now, my in-laws
were very, very, very religious. My father-in-law was a minister. Matter of fact he was the one

who performed the ceremony that married me and my wife. And we married June the 3rd, and then we left and went to Florida, went to Raleigh. And we stayed to Raleigh until, he married us in June and he died in December.

RS: Oh, wow.

CS: Then I came back here thirty days after that and came here only to be staying six months, been here ever since. And now nobody here but me. All my in-laws, all of them my children, all of them gone. I don't even, don't have any, anybody related to me that I know of.

RS: Right around here.

CS: Yeah, right.

RS: When did your, when did your wife pass away?

CS: My wife passed away in 2004, in January of 2004.

RS: What kind of things did she do during y'all's marriage and with your family?

CS: She was, she was a teacher. She taught in the public schools.

RS: Okay. What grade level did she teach?

CS: She taught elementary, I think it was fourth grade.

RS: Did she experience school integration during her time as a teacher? In other words, did the schools become integrated during her time as a teacher?

CS: Let me see, did they? I don't remember the year that she retired. But I don't remember now. I'm just trying to think. But I do know the last school she worked to, no I don't think they—. Well maybe. No, I don't think they did.

RS: So it was still separate schools for blacks and whites when she was teaching.

CS: Yeah. Wait a minute. Wait a minute. Let me, she finished, she stopped—let me see, Moss Hill. I'd be guessing. I'm not sure. But she started in a one-room [school], but when

she retired, she was working at a regular school, and I believe that it was integrated. I'm not sure. But I know she no longer worked in a—. Oh, they did away with all those one-room schools anyway.

RS: Okay. So let's come back around. I know I've been leading you all over the place here.

CS: I don't mind it.

RS: Let's come back around to the credit union, and I'd love to hear a little bit more about say around, in 1950 before this was created, a little bit more about what people had to do in order to get credit, especially black folks in the community. How difficult it was to get credit? Tell me a little bit more about that.

CS: Well, you had to get a co-signor to start off with. And sometimes I think when you get a co-signor you weren't going to guarantee you were going to get a loan.

RS: Yeah, even with that co-signor they might not—.

CS: Now when we started the credit union, we had in mind there would be businesses started out of the credit union. The credit union, which we weren't going to have a credit union; we were going to have a building and loan company because that's what we, because they were going to, then there was a business. And then there was a black guy who became a magistrate and he became a magistrate under the grandfather clause and then too there were the real estate agents. You didn't have to have a license at the time. You could get a license through the grandfather clause when they got the, when they, when you were supposed to have a license. See you could get that, you didn't have to take the examination. And we had several things that we had planned to do for the members. See we started, the idea was, we had what you call a club, social club called the Cavalair Club. And—

RS: How do you spell that? You mentioned that before.

CS: C-A-V-A-L-A-I-R.

RS: Okay, Cavalair, what was that all about?

CS: Oh that was just a social club. The reason for it, we didn't do anything with that because most of the people in that club, they were interested in playing poker more so than—. Then there was another organization called let me see, I'm trying to think it's name. I belonged to it if I wasn't quite as active. I used to be active in most of the things around here. And then, when I stopped going to, because each time if I go to the meetings if they were organized, they always wanted to call me and put me in an office. And my work had to go on and then belonged to a Masonic meeting, Masonic, and then they met at the certain time. Most of my work at the insurance would be done after people knocked off work from the factory. And then on the weekend that's when they got paid, and that's when all my, most of the time my biggest business was there, you see. And the people used to think just because I was handling money, I could use it to, let them have their, give them money, especially churches. They wouldn't ask me for fifty cents. They wanted me to give them five, a dollar or five dollars and I would help them, and sometimes they would get kind of angry with me because I knew the money wasn't mine. Then I was bonded too and even if I lost the money or I was robbed, I had to replace that. They used to tell me that nobody could rob me, I couldn't lose any money because any money that I lost it had to be replaced by me. I should've studied the bonding company a little more closely because I think they would've covered it, but I didn't question it because I knew I was going to do everything I could to handle it, to protect other people's money you see.

RS: Okay. I'm thinking about the story you told me about your grandfather putting money away at that country store. Then he was told that money's gone. Then you're telling me

about handling money as an insurance agent, being responsible for that money, hearing people hoping you could loan that money to them. How do you think that connects to your motivation to start a credit union?

CS: You know I hadn't even thought of that until you mentioned it just then. I hadn't even thought about that. Maybe now my father, he was an unusual man. He didn't have any, he didn't drink. He didn't smoke, and he worked all the time but he always tried to take care and provide for his family. And it didn't make any difference who it was. I remember there was a white family that used to live right across the street from us. They didn't have the education and the money. And so they were discriminated [against] in our society just like the black, but they would move right across from, and my father used to furnish them food and vegetables out of his garden and the first time I heard the words "son of a gun," the family's name was Lassiter, and my father had given them, he stopped by there—. Well, he had a wagon. He stopped by there and was giving them some potatoes and vegetables, and the man said, "Cato, you old son of a gun." That's the first time I ever heard the words "son of a gun" in my life. But that was—

RS: He was saying that out of happiness?

CS: Out of happy—just being sort of nice and friendly.

RS: And you said Lassiter, was that there—

CS: Yeah.

RS: Lassiter, okay.

CS: Either Lassiter or Lazarus. And had a little girl I never will forget. She, they had a fence, and she would be around there playing. She'd come to the end of the fence, and the children would be on the outside playing little, they were coming out behind, and they were playing ball and she would run up and down on her side of the fence. It was kind of pitiful. She

was little white girl, and when you think about it, you couldn't help but thinking feel sorry how everything, see now they were discriminated [against] just like the blacks because they didn't have any money. They didn't have the work either. Mrs. Lassiter used to come over to my mother's house, and my mother would give her a pie and give her soup and stuff like that. And I really believed I have been successful just by the way my mother and my father did that, because they really treated people [well] and people have treated me really—. I went to school, high school in a place called Eatonville, Florida. You've heard tell of Rollins College in Winter Park Florida.

RS: Yes. Rollins College.

CS: Rollins College, well, see this school was right next to, not too far from Rollins College. And the first time I ever had seen the President Franklin Roosevelt, he came down, I didn't know he was, he suffered from what you call—

RS: Polio.

CS: Polio. Yeah. I didn't know he was, he came to Rollins College to speak, and we were from Eatonville and our school called Robert Hungerford Vocational School.

RS: Okay. Robert—

CS: Robert Hungerford Vocational School. Hungerford, H-U-N-G-E-R-F-O-R-D. And we all, we went to the station, and so we sang as he was coming off the train. I remember, and then—

RS: That's pretty amazing.

CS: And then all the people who were, leaders at that time used to come and Mrs. Mary Lou McLeod, I don't know if you ever heard tell—Mrs. McLeod Bethune.

RS: Yes. I know there's that college.

CS: Yeah.

RS: Right?

CS: Yes, that's right. It's in Daytona. Mrs. McLeod, she would be at our school all the time. And let me see I'm thinking about, out of Tuskegee. Dr. George Washington Carver, have you ever heard tell of him?

RS: Yes.

CS: See, Dr. George Washington Carver, I know he came to speak at our school twice. And one thing at this school, I think I don't know how, what connection they had with Rollins College, but they would send cars at our school, and they would take the whole school and take us over to Rollins College, and when they'd have exhibits of these big pictures of these Mona Lisa's and all. They would take us there because they were roped off you know. They couldn't get but so close to them. And but they all that, they would take us and we just saw all that. They of course were giving us some culture. [Both laughing]

RS: So what did y'all think about President Roosevelt?

CS: Oh we thought he was the best thing since before sliced bread. Yeah, we, President Roosevelt, we thought he was something. Herbert Hoover didn't have too much for, they didn't I don't know whether he got bad press or what. But I know we always talked about the Depression and stuff like that. Yeah, now Mrs. Bethune and Mrs. Roosevelt, Mrs. Bethune was more of the spokesman for the black people, and any information that the President wanted, he got it through Mrs. Roosevelt, and she got it through Mrs. Bethune. Zora Neale Hurston, I don't know if you've heard tell of Zora Neale Hurston? Now she was, I thought she was born in this place that I went to school. But I was down there about five years ago, and she does have a place there, but she wasn't born in the same place.

RS: Eatonville?

CS: Eatonville, Florida.

RS: Where was she born? I'm trying to remember. I can't remember.

CS: I don't remember. I do have it at home somewhere. If I don't have it at home, I know I have it at my daughter's house in Fort Washington, Fort Washington, Maryland because they have a cafeteria in D.C. on Fourteenth Avenue. And its name is Eatonville Café, and they've got a lot of the things, pictures of Eatonville, Florida, and when I saw it I was wondering if they had any connection. I went in there and found out there was a lot of things that they had on the wall, just like the town of Eatonville.

RS: Now I'm jumping ahead again here, but now I'm wondering about the civil rights era, 1960s, and I wonder what that time was like around here for you.

CS: Well, now we did some marching. I know we, especially in front of the movie theatre. But it wasn't anything like Greenville and Durham.

RS: It wasn't too much turmoil or conflict in your experience?

CS: No, one thing, I think the women didn't want the men to get too involved because they were afraid they probably could get hurt. But—

RS: Was there a lot of strong white racism, I guess is the word I'm looking for? I know we've talked a little bit about that but—

CS: Now, there was only one person who we considered kind of racist. I'm trying to think of his name. But he wasn't, he wasn't all that bad, but he had a radio program and, Jack Ryder. This guy named Jack Ryder.

RS: R-Y-D-E-R.

CS: R-Y-D-E-R, yeah. But I think he was about the only one that was really outspoken because when people mentioned Jack Ryder first thing they think about was racism.

RS: Well, what about not so much like a Jack Ryder type of person but what about kind of the white power structure? Who—

CS: You talking like about the Klan or something?

RS: Well, not, well, as kind of extreme as that, but what about kind of your, conservative white people who might've been like well, we don't need to make any big changes. Let's keep it the way things are. Was that a strong sentiment?

CS: That's the reason why the eastern part of Carolina, the way the Seymour Johnson Field, you've heard tell of Seymour Johnson in Goldsboro?

RS: Yes, Air Force base.

CS: See that used to be in Kinston, and they, I forgot the name of the brothers but they moved from Kinston and said when DuPont, you heard tell of DuPont too?

RS: No, uh uh.

CS: DuPont used to be in Kinston. Used to be, when they came to Kinston, I was told they didn't want to come to Kinston because the salary was just too, they paid too much. And—

RS: People were worried that they would drive up the pay, pay rates.

CS: Exactly.

RS: I'll be darned.

CS: And see Kinston and Lenoir County and Greene County and Pitt County and all that, their source of income was agriculture. And they had sharecroppers, and that's the way the people who owned the land, in my opinion that's the way they made their money. And see some of these sharecroppers, people would work all the year around, but when they got ready to

harvest it, they didn't have any money left. And I do know of two occasions a man had sharecropped, and they had some potatoes, and he was going to sell those potatoes. But his boss man wanted to take the potatoes, and he and the boss man had some problem, and so he was [familiar with] Dr. Rachel Davis, used to be real active in Kinston, and this man called Dr. Rachel Davis and told her that this man had, these potatoes fixing to sell and told her that she should come out. When she came out there, she asked him about where the potatoes that he was going to sell. So he showed her such a small amount. She said, "Where are the rest of them?" He said, "That's all of them." She asked him, say, "That's all you've got?" And she told him you go and take and sell the potatoes and take the money and put it in your pocket. And that's what he did. When I heard about that, I had more respect for her than you could, see the man thought that she was going to come and put him off the land and everything. But she went there and had some sympathy for him. But now this man I think he eventually, someone said he bought a farm. See if you had maybe about fifty dollars, something like that, you could pay down on some land, and you could probably, eventually be yours if you could get enough money. But getting back to DuPont. DuPont because they're not, the building is still there. But it's on the way to Greenville and now that, when they came down that was one of the biggest sources. They paid more money around here than any other company.

RS: DuPont.

CS: DuPont.

RS: Okay. Like the chemical—

CS: That's exactly what it is. DuPont—

RS: So some of the people didn't want them to come here because then the people like sharecroppers could get a job that paid well.

CS: That's exactly what they did. A lot of people worked there. Some worked there until they retired.

RS: I'll be darned.

CS: I think when they started to change their fabric, I think they started producing rayon, and anyway I don't know exactly what type fabric because one time I thought about going there myself but, I was not interested and I had work locally. Wasn't making as much money but it was more appropriate for me.

RS: Did, let me see what time we're looking at here. It's only, it's two o'clock now just so you know. Did anybody ever seriously after the credit union, Greater Kinston Credit Union was established, did anybody around here ever try very hard to stop it or to bring it down or to cause problems for it?

CS: Not that it know. Because I know they did have another credit union around here started. I don't know whether the city started it or some business. I know it went out of business. They folded. But one time they were talking about buying the Greater Kinston Credit Union, but they were having problems themselves. But see the only way the credit union was making any money, it was making money off of the people, they were paying interest, because they didn't have any investment or anything.

RS: Do you feel like the credit union since it was created, do you feel like it has made a positive difference in the county?

CS: I'm quite sure it has. I was in there thinking any time a business started with a dollar and twenty-five cents and they're to twelve million dollars now.

RS: Tell me how, what kind of feedback or what kind of stories and experiences you know of, you've heard about from people about the credit union made a difference. Tell me some of how you know about that.

CS: Well, now I didn't, it wasn't too much opposition, but later on I found out someone started complaining saying the credit union was only catering to certain people. But if you didn't have anything, you just couldn't get anything from the credit union. That's what I was told. I wasn't connected with it at that time. But someone said it was just sort of catering to certain people. But I do know this, as far as I was concerned the board of directors didn't take enough interest in it and give any feedback to the credit union. That's the way I feel. They mostly want to be saying look what we've done instead of offering something and even if, it wouldn't be constructive, just go through it. If it worked, all right, if it didn't, all right.

RS: And when are you talking about for that. Is that like recently, like the past ten, twenty years or when are you talking about?

CS: I'm talking about right after they started getting on their feet. Of course I don't think the ministers gave their support to the credit union like they should. The ministers of the church, that's my personal opinion. I may be wrong. But I think they could have done gotten better than they've done so far with the number of churches around here and everything, with the number of people, and they have the audience every Sunday. And they could kind of build up, I guess it's against their ritual to try to sell the credit union from the pulpit. Maybe they're not supposed to do that. I'm not sure.

RS: What do they, I see what you mean. Where do they, where do the churches bank? Do they use, what do they do with their money? Where do they put their money I should say?

CS: Now they, I'm quite sure they've got, there's a lot of them put their money right here in the Greater Kinston Credit Union. I was looking here to see how many ministers do we have, did we have connected with them at the time. [looking through paper] I see about five, five ministers in there to start off with.

RS: On the list of the first fifty members. Is everybody here, this first fifty members, is everybody, are these all black folks or—okay.

CS: Um hmm.

RS: And are most of these, like you said they're ministers, a few ministers—

CS: I think just about five.

RS: Just five of them.

CS: But no more than five and maybe just four.

RS: And there is Mr. Grice, like you said coach of the football team, later became principal.

CS: Most of the people there, they've already passed.

RS: Are most of them, did most of them have professional jobs of some kind, most of these people?

CS: Uh uh [no]. Let me see. I can tell you how many had professional jobs. [looking through list] Fifteen.

RS: Fifteen out of fifty. And what about the other thirty-five people on here? Were they, what was their job?

CS: Oh they worked at shirt factories and sharecropping and tobacco factory.

RS: Okay. That helps. That helps a lot. That gives me a really good understanding of some of the earliest members. And so the fifteen with professional jobs, they were things is like principal—

CS: Yeah, principal, they had principals, and lawyers, and doctors, and the dentists and teachers.

RS: Okay. Great. What else seems important to you about the credit union and the impact that it's had on the community or how you feel about it looking back on its history.

CS: Actually I think it's, my son and I always discuss this and he says he just figures that he said he thought we did very good but thought we could've done better. [laughing]

RS: Your son? You say that or your son does.

CS: My son said.

RS: And what does he think the credit union should've done. Like, how could it have done better?

CS: He thinks that the credit union should have grown a lot better, should be a lot stronger than it is. And I, if everybody had gotten behind the credit union I think they could've done all right. That's my personal opinion. But they haven't done all that bad. Johnnie Lauer had done a lot, he started, he did this and also started a charter school too through the credit union. He got sick. He died right out, I thought. I don't know exactly how long he was sick.

RS: Can you, do you know how to spell his last name because I think you mentioned him earlier, Johnnie?

CS: Let me see is his name on here. [looking at paper] No, his name's not on here. They got it downstairs.

RS: Okay. Well, we could check with them on the way down. That makes me think of one more, of another question. It sounds like, do you think we should wrap up soon? How are you doing? How are you feeling on time?

CS: Oh I'm doing all right. Now where do I sign here?

RS: Right here on the top. Yes, sir. All right. Thank you sir. I think what you said a minute ago is interesting, and this is something that you've been telling me a little bit about, but I'd like to hear more. You said that you feel like people could've done more to get behind the credit union to make it bigger and stronger. Why didn't they? What do you think the obstacles were that prevented, that prevented it from becoming bigger and stronger and getting more support? What held people back or what was the obstacle?

CS: I actually think the board of directors didn't push it enough. That's the way I felt. And the board of directors [looking at paper], that's my personal opinion. It could be something else because now see I didn't, I didn't take an active part after I saw they were doing pretty good. I started doing some, trying to help get my son off to school and my daughter off to school so they could make a living for themselves, you see.

RS: Was there, do you think people didn't quite understand how a credit union worked?

CS: I *know* they didn't.

RS: That's what you said before.

CS: Let's start off with, I *know* they didn't, because I know the first article that was put in the paper, I had to say, "This is not a labor union." To let 'em know, [it was a] credit union.

RS: What about three, four, five, ten years down the road? By that time people might have had a better chance of knowing what a credit union was. So what about other obstacles? What else might have held people back?

CS: Actually this is my personal feeling. Okay, we were having problems with the school right during the time. And we couldn't even get typewriters, we couldn't get anything in the schools.

RS: In the black schools?

CS: Yes, um hmm. And I never will forget, I went before the school board, I and the fellow named Leroy Jones, and they put some sand down on the school ground and just a big pile, and they never did even level it off. And I was there when the superintendent was bringing in his budget, and I don't know [unclear], but the first time he didn't include anything for the black school. And the last time I was there, I never will forget, there were two ladies, two white ladies. When he gave his presentation about what his board, and she asked him, one of them, I think her name was Mrs. Gregg. She said, "Well what about the black school?" Said, "You don't have a thing in there." He said, "They didn't ask for it this time." And she said, "They didn't have to ask for it this time." She said, "You know the black schools are so far back behind the white school," and it became a heated discussion at the time. And I was just sitting up there. We were just listening. And finally the person, I guess the chairman of the school board, I'm not sure. He came and told us know that we had presented all the things and we could be excused. I said okay. Then another time—

RS: So he came to you in the meeting and said—

CS: We could be excused. But another time we met, and there used to be a lady, Mrs. Hannibal. She was very active here. And we were always going before the school board trying to get something. And I never will forget the superintendent has a recording on the table, and if we asked about the stuff with the black school, and he said they didn't need it. And she told, Mrs. Hannibal, she was a spokesman—

RS: Mrs. Hannibal.

CS: Mrs. Hannibal, her husband was Dr. Hannibal. They've got a building down here on Kings Street named after her now.

RS: How would you spell that?

CS: H-A-N-N-I-B-A-L.

RS: Okay. All right. I'm with you.

CS: The superintendent, she told the superintendent what we need. He said, "Don't need it." Said, "They don't have a place around here to hire them." She said, "Well, they've got places in Durham and places like that." He said, "We don't, we don't train our children to send them off to get jobs." I never will forget that. I believe that made a big, big difference because in my section now, I do know, last time I counted, there were about eleven doctors that's came out—they're not in Kinston. They're throughout, eleven doctors that came out. They've got people who have, who are nationally known, came out of what they call Lincoln City, I live in a place called Lincoln City. And—

RS: These are all black folks?

CS: They're all black. Well, see Lincoln City, now see the storm, the flood came and they tore all the houses out. They just grew up, but they have a reunion, Lincoln City reunion I think every two years. They come here from—. We started off down there on Lincoln Street, a little place. Now they're so large they people come in, and they have a hallway center, and you'd be surprised how many people come here. All of them grew up in Lincoln City and have family in Lincoln City. But a lot of them are professional people. But none of them came back here [to live and work]. Even my son, my daughter, now my son always talking about I should

leave Kinston. Said I don't have anybody here. And my daughter says the same thing. Says I don't have anybody here but myself.

RS: Where are they? Where's your son and where's your daughter?

CS: My son is in Seattle, not in Seattle. He was in Seattle but he's right out of Seattle. I'm trying to think, Pueblo, P-U-E-B-L-O.

RS: Pueblo?

CS: Pueblo. Yeah, Pueblo—

RS: Something like that.

CS: Pueblo, Washington, and my daughter is in Fort Washington, Maryland.

RS: So they went, they went off to college and—

CS: Oh yeah.

RS: And didn't come back.

CS: My son went, now he went to North Carolina Central, but he'd been to the University of North Carolina. He went to Washington, I mean went to let me see, he went to Ohio State. He went to several, but he's no, he didn't go to University of North Carolina. Yes, he did. Wait a minute. No, he took some courses up there in the summer at University of North Carolina. But he went to Ohio State, and that's where he got his professional work in Ohio State, and my daughter and my son, both of them are professionals. They are already retired now. At least my son hasn't retired, but he's talking about retiring some time soon. My daughter is already retired.

RS: Because they're in their sixties, aren't they?

CS: Um hmm.

RS: Ever since you told me that you were born in 1918, I've been blown away. I've been thinking about that. That's pretty amazing.

CS: Yeah, my son was talking about, he's changed jobs. He was in Los Angeles, he had a practice in Los Angeles, but he left there and went to Seattle, Washington.

RS: What kind of practice?

CS: He's an orthodontist.

RS: Then how about your daughter, what's her work?

CS: She is in the education [field]. Of course she doesn't have, she has a master's degree, but she doesn't have a doctorate. If she does, she didn't tell me anything about it. [Both laughing]

RS: Now how about grandchildren?

CS: I have two, have three grandchildren. Matter of fact my daughter, my son's daughter, he just called me last night and told me she's just coming back from Brazil. She's in Brazil. And I have my grandson, I don't have but one grandson. He just got married. He and his wife got married in France, in France. He lives out there in Los Angeles, and my granddaughter lives in Los Angeles also. Then I have a, she's not my daughter's, but she's been calling me Dad all her life. She's my brother-in-law's daughter. She and my daughter grew up together but she's been calling me, but she's in Seattle, Washington, but she has a choir. She's taken them overseas twice. And they sang in some concert. They came in number one the first time, and the next time she came in number two. All of them are doing very well.

RS: Sounds like it. Sounds amazing.

CS: And she has a real nice, two nice places down there at Emerald Isle. You ever heard tell of Emerald Isle?

RS: Emerald Isle, yes, I've been there once.

CS: Well, they've got two nice places. One is right on the ocean and the other one is right off from the ocean.

RS: Wow, that's great.

CS: I don't have to call on them for anything, and they don't have to call on me for anything. So I know I'm blessed. I don't have to worry about that.

RS : One thing I wasn't clear on, when you were talking about going to the school board and trying to get some funding for the black schools. Was that in the [19]50s or the [19]60s or—

CS: That was in the [19]50s.

RS: [19]50s, okay.

CS: Yeah, that was, that was in the [19]50s. I never will forget it. They couldn't, didn't have any money. They tried to get a gym. They didn't have any money, so the gym got burned down. I learned not too long ago who set the gym on fire. [Chuckles] The person is dead now, but right after it burned down they built a nice gym, real—

RS: This was for the black school.

CS: Yeah. Um hmm.

RS: Do you remember, so in 1954, the *Brown versus Board*, Board of Education, that ruling came down, and then some places in the [19]50s the white school officials, they started trying to improve the facilities for the black schools so they could say hey, everything is equal here. So that's interesting to think about, what you're telling me about.

CS: See now, we have some schools that started around here mainly because they didn't want integration. But see they started what you call Christian schools.

RS: Oh right, yeah. The white academy-type thing.

CS: But now see, all of them are integrated, not all of them, but a lot of them are integrated. But you know, Kinston, there's a lot of places that are so much worse than Kinston. Kinston did pretty good, I thought.

RS: Yeah.

CS: Of course now, we didn't have, now we did have some people who didn't think that we should strive for anything better. I never will forget we had a school, it's a nice school down here now. But when we started, they said it didn't have enough land, and I never will forget a man had a business, a black guy down here to tell about what we ought, what to do and had those schools on Lincoln Street and even had outdoor toilets. And he said we don't need to do that. The school isn't any more than about twenty years old. See but now that's what he was thinking. To him, just the idea it was just twenty years old meant that you shouldn't do anything else. But eventually they tore down and built a nice school in what's called Eastside School or something like that.

RS: What do you think keeps you here in Kinston? What keeps you from listening to your kids and moving somewhere else you think?

CS: Actually I don't really, don't know because when my wife died, even before she died, I'd say if she died, if she was the first one to die, I'd be leaving Kinston the next week, because I didn't think I'd have anything. But then my sister, I had one sister that was here, and she died about three or four years ago. But other than that, I have a little property that I guess if I could sell it and get, if I were giving it away, I probably would be, because my son bought a place out there right out from Seattle, Washington, he had me come up there and look at you know. He saw I didn't want to move, and he finally sold it. And my daughter is trying to get me to come up there with her, but as long as I don't have to go to a rest home, I'm doing pretty

good. Of course I think they're about to take my [driver's] license from me. See I have, suffer from glaucoma. I was supposed to have had some new glasses about three weeks ago, but I haven't had the prescription filled yet.

RS: Okay. You have to get another driver's test.

CS: They just gave me one this week. I'm supposed to carry some information to my doctor so he can fill it out and send it back in to them. See I don't do any long driving, and I don't drive at night no more than I have to. I don't, I used to drive Greenville and Florida and D.C. and all around. That's when I was in my eighties. It didn't make any difference. Now I don't want to take too much of a chance. Of course I was a volunteer with the AARP Safe Drivers.

RS: Yes.

CS: I was a volunteer with them. I stopped; I said my age was getting up in there and I needed to just stop. But other than that, if I had somebody drive for me it would be all right. But see I have to do all my driving.

RS: Well, I reckon we should stop there. I thank you very, very much.

CS: Okay, you're quite welcome.

RS: I'll turn this off.

END OF INTERVIEW

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