

*Spaulding  
Lectures*

An Autobiographical Presentation

by

Asa T. Spaulding, President  
North Carolina Mutual Life Insurance Company  
Durham, North Carolina

at the

FREDERICK DOUGLASS SESQUICENTENNIAL COMMEMORATION

University of Rochester

Rochester, New York

March 16, 1967

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President Wallis, Associate Provost France, Faculty and Students, and other distinguished ladies and gentlemen:

I considered myself highly honored for a twofold reason when President Wallis extended me an invitation last September 30 to participate in the Frederick Douglass Sesquicentennial Commemoration Lecture Series at your great University at this time. First, it was an honor to be invited to appear on your campus for a lecture; and second, to participate in the sesquicentennial commemoration of the life of such an illustrious personality and character as Frederick Douglass made it a double honor. For Frederick Douglass and what he did and stood for are as relevant today as in his time. He belongs to all ages.

In announcing the Frederick Douglass lecture series, President Wallis said:

"During the quarter of a century in which Douglass lived and worked in Rochester, he was one of our community's most eminent citizens, and made lasting contributions to American society." He continued: "It seems appropriate for the University to pay tribute to him through a series of talks related to his life's work in widening the opportunities for Negroes in the United States."

In his invitation, President Wallis requested that I "talk about (my) own career development and the current opportunities for and obstacles to success in (my) profession." In view of this, and the fact that the University's Rush Rhees Library has copies of all of Mr Douglass' published works and a sizable collection of his letters, it is quite understandable why it was indicated that I should not talk about him. There was little if

anything that I might say about such an illustrious person that was not already available. Subsequent correspondence further emphasized that my talk should be "in an autobiographical vein and about the obstacles encountered in (my) own career, and discuss the general problem of utilizing effectively such opportunities as there are for overcoming such obstacles."

### My Place of Birth

The community in which I was born on July 22, 1902, is in the Southeastern section of North Carolina, about forty miles west of Wilmington, and comprises parts of Columbus and Bladen Counties. It extended ten miles from east to west, and five miles from north to south, covering over sixty five thousand (65,000) acres of farm and timber land, all owned by colored people. These people were free and there were interracial marriages with them as early as 1840, if not earlier.<sup>1</sup>

The moral standard of the community was high and no one dared lower it. If so, he or she became stigmatized and more or less ostracized. From this kind of rich soil a host of outstanding leaders in all professions have sprung to bless humanity.<sup>2</sup>

From this native soil, Ex-Congressman George H White climbed from clipping boxes and dipping turpentine to the State Legislature of North

1. Noble Ancestry and Descendants, J H Moore, 1949, Llanprint Company, Wilmington, N.C.

2. Ibid

Carolina, Collector of Internal Revenue at Wilmington, North Carolina, and to the Congress of the United States (1886 - 1900). Cornelius McDougald rose from farm boy to become Assistant Attorney General of New York; Dr. A. M. Moore, C. C. Spaulding, and Asa T. Spaulding, from the farm to the presidency of the North Carolina Mutual Life Insurance Company, the largest Negro-owned and operated life insurance company in the world. Many others have become leaders in various walks of life.

By 1915, changes in the community were in evidence. The increasing outflow of young men and women with high ideals and aspirations and a larger influx of outsiders with different ideals and standards were having their effect.

#### Origin of the Spauldings

According to what has been accepted as authentic tradition, the original name of the Spauldings was Sprawling. A slave owner by the name of Sam Swindell begot a boy by one of his house maids - (no later than the early 1800's). The boy was named Ben. Upon growing into young manhood, Ben resented being treated like a slave with the blood of his white master coursing through his veins. One day, Ben was ordered by his master to do something, which command he resented. For his insulting expression, his master-father knocked him sprawling with an axe handle, crippling him. He then named him Ben "Sprawling" and gave him his freedom declaring that he could not make a slave out of him.

Ben, newly set free, went to work and with the money he made "rolling tar to Whitehall," he purchased a thousand acres of land from his

former master. He became very industrious, engaging in the turpentine business and established business relations with a white merchant in Wilmington, North Carolina, by the name of Spaulding; after which, he decided to change his name from Ben Sprawling to Benjamin Spaulding, taking the last name of his white dealer. He married and became the father of eight sons and one daughter and the father of the Spauldings.<sup>3</sup> One of his sons, Emanuel, married Miss Susan Gumby (white) and became the father of five children, two boys and three girls.

#### My Forebears

My paternal grandmother was a mulatto whose white mother, Elnora Eadie, married to a free brownskin Negro. My paternal grandfather was a free brownskin Negro farmer-teacher born in the 1840's. My mother's forebears were descendants of John White's "lost colony" (early English settlers in North Carolina) and a tribe of Croatan Indians with whom they intermarried. She died in her 101st year in 1965.

#### My Father's Occupation

My father was a land owning merchant-farmer who also operated the only turpentine distillery in the area and, prior to the entry of the sawmill and the cutting of the timber, especially the long leaf pines. He also had tar kilns producing tar, and subsequently was a three-way joint owner of a sawmill. Three years before I left home for better educational

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3. Noble Ancestry and Descendants, J. H. Moore.

opportunities in Durham, he operated a restaurant and fish and meat market at a nearby village town on week-ends - Fridays and Saturdays - and I served as his mental adding machine and calculator giving the amount of the total purchase immediately after the weighing - to the amazement of the customers, e.g. 6 3/4 lbs. of beef at 18 3/4¢ per pound = \$1.2656 = \$1.27. Since his was the only such market and restaurant, my father's customers were of both races. As a matter of fact, race was not much of an issue in my community when I was growing up. I did not become fully conscious of segregation until I left the community, as mixing there and then <sup>had been</sup> ~~was~~ not an issue.

#### First Big Obstacle

My first big obstacle as a child was my limited educational opportunities. In the rural areas of North Carolina in the early 1900's, the school term averaged about four months. As a matter of fact, it was not until after I left Columbus County at the age of sixteen that I had the opportunity to attend school for more than five months in a year. However, before I was twelve years of age, I had read the Bible from Genesis to Revelation. My grandfather was Superintendent of the Sunday School for forty two years, and he offered to give <sup>to</sup> anyone who would read the Bible from beginning to end a reward of ten cents. I accepted the offer, but was so rewarded by the experience that I never attempted to collect the dime.

#### On Using What You Have

One passage of scripture - among many others - that made an early and lasting impression upon me was the story of Moses leading the

Jews out from Egyptian bondage and coming to the sea; with mountains on either side, the sea in front and Pharaoh's army in hot pursuit from the rear, the children of Israel began to complain bitterly. When Moses complained to God, God asked him what it was he had in his hand. When he replied a rod, God told him to hold it out over the water. When he did so, the sea parted and the children marched through on dry land. Moses had all he needed to overcome his obstacle right in his own hand, but he did not know it. All he needed to do was to become aware of it and to use it. I resolved to become aware of my potentials and to use them to the fullest extent possible in overcoming difficulties of any kind.

I began to take full advantage of every opportunity available. Instead of limiting myself to learning the multiplication table through 12 times 12, I learned it through 25 times 25 and could give the product of any numbers within the range as quickly as I could be asked. I mastered fractions with equal facility and could add three columns of figures at a time as easily as one. I approached all of my courses in school with an equal determination of mastery. I felt that if a course was important enough to be in the curriculum, it was important enough for me to get as much out of it as possible. The result was that I stood at the head of my class at all times in all courses. I was not willing to settle for second best if I could be first. News of my progress as a student reached Dartmouth.

#### From the Country to the City

Dr. A. M. Moore, a native of Columbus County, but then living in

Durham, and a co-founder of the North Carolina Mutual Life Insurance Company, heard about me and persuaded my father to let me come to Durham for better educational opportunities and where I could attend school for eight months in a year. I arrived in Durham on October 1, 1918. Prior to this, I had never been more than 50 miles from my <sup>home</sup> ~~house~~, and then only twice; but I had made my spending change by having my own one acre cotton patch, and by having cut and sold railroad cross ties, etc.

#### Self Reliance

While my father could provide for my needs, he wanted me and the other children to develop a sense of initiative and personal responsibility and independence; and would make it possible for us to earn our own money and even to buy some of our own clothes.

All the time I was on the farm and plowing during the long, hot summer days, I was "day dreaming" and hoping the day of greater opportunities would come. When I left home for Durham at 16, I knew that from then on I would be on my own financially. I had less than twenty dollars and one good suit. I worked in Dr. Moore's home and went to school. My earnings were \$8.00 per week and meals. I entered what was then the National Training School - a private school - in the eighth grade. I maintained the highest average in the school for the five consecutive years, thereby qualifying for the Board of Trustees tuition scholarship each year.

In the summers, I would work in the home office of the North Caro-



lina Mutual, beginning in 1919, cutting addressograph plates for sending premium notices to policyholders. This summer work continued until I completed my graduate work at the University of Michigan with a M.A. in Mathematics and Actuarial Science. By this time, I had worked in every department of the company.

When this green country boy entered the city, the city guys had considerable fun at his expense, especially his clothes; but instead of becoming discouraged and "dropping out" of school, I became more determined "to make good."

A School Principal

In 1923, I received my high school diploma with honors, and in September of the same year, I returned to Columbus County to serve as principal of the school I left and which by then was a three teacher Rosewood School.

In May 1924, I returned to North Carolina Mutual. In September, I entered Howard University as a freshman. After one year, my funds were exhausted. I returned to North Carolina Mutual on a full-time basis for a little more than two years. I attempted to fill every assignment given me to the best of my ability, always remembering that there is a wide range between the minimum requirements for holding a job and the maximum possibilities of that job, and that every job will expand or shrink to the size of the man who holds it. Every assignment was considered a challenging opportunity.

### Admitted to NYU School of Commerce

In September 1927, I was able to return to college. I entered the School of Commerce, Accounts and Finance, New York University and majored in Accounting. Although I had been accepted at the Varrick House dormitory, when I put in my appearance, I was refused admission. This was my first encounter with discrimination in New York.

While at New York University, I worked in the post office at night, yet my classroom work was of such calibre that I was elected to membership in Delta Mu Delta - the equivalent in the School of Commerce to Phi Beta Kappa in the College of Liberal Arts - and was the second Negro to receive this honor.

### Graduated with Honors

In June 1930, I received my B.S. in Accounting, Magna Cum Laude. I had made such an impression on one of my professors, Mr. S. B. Ackerman, that he suggested that I become an actuary and gave me such encouragement that I decided to undertake to do so.

### At the University of Michigan

During the summer of 1930, the officials of North Carolina Mutual agreed to advance me sufficient funds as needed to enable me to pursue my actuarial studies at the University of Michigan, the loan to be repaid by deductions from my salary after completion of my work and my return to the company. Financial arrangements having been made, I matriculated in the Graduate School of the University of Michigan in September 1930. In June of

1931, I returned to the company for the Summer and re-entered Michigan in September. In June 1932, at age 30, I received my M. A. degree in Mathematics and Actuarial Science from the University of Michigan.

Returned to North Carolina Mutual

Immediately upon the completion of my work at Michigan, I returned to North Carolina Mutual to begin my uninterrupted life's work. My first big undertakings were to dig into the records of the company to try to determine the causes for certain losses from operation and how they might be stopped, and at the same time to set up an Actuarial Department for the company. Prior to this time the company had had to use white non-resident consulting actuaries. My progress was consistent. From Actuary in January 1933 to Actuary and Assistant Secretary 1936 - 1943; to Actuary, Assistant Secretary and Controller 1945 - 48; to Vice President, Actuary and Controller 1948 - 1958, and President since January 1, 1959. I also served as consulting actuary for life insurance companies in Illinois, Ohio, and North Carolina 1934 - 1949, and was president of the National Negro Insurance Association for two terms - 1941 - 42 and 1942 - 43.

Organization Memberships

In the interim between 1933 and the present, I have, at one time or another, been a member of the Institute of Mathematical Statistics; the American Statistical Association; the American Mathematical Society; the American Association for the Advancement of Science; the American Institute of Management; the Conference of Actuaries in Public Practice; the American

Academy of Actuaries; Cost Committee of the Life Office Management Association, 1952 - 1956; Program Advisory Committee Durham Broadcasting Enterprises, Incorporated (Television Station WTVD) 1954 - 1957; National Committee Boy Scouts of America; Member U.S. Delegation to the Inauguration of President William V.S. Tubman of Liberia, January 1 - 8, 1956; and of the U.S. Delegation to the UNESCO General Conference in New Delhi, India, November 5 - December 5, 1956; President's Professional Association, Incorporated, an affiliate of the American Management Association; National Defense Executive Reserve for the Department of State 1957 - 1961; Vice Chairman of the Durham Bi-Racial Humans Relations Committee 1957 - 1962; Vice Chairman North Carolina Advisory Committee to the U.S. Commission on Civil Rights 1959 - 1962; Life Member N.A.A.C.P.; North Carolina "Sir Walter Raleigh Day" Commission (Appointed by the Governor); Visiting Committee Duke University Divinity School; John F. Kennedy Memorial Library Fund Campaign Committee for North Carolina, 1964; American Assembly at Arden House, April 23 - 26, 1964; Executive Committee American Academy of Achievement Board of Governors; International Platform Association; National Council of the National Planning Association; United Community Campaigns of America Committee; United Negro College Development Campaign Committee; Advisory Committee of the National Council for the Early Years; Chamber of Commerce of the United States Community and Regional Development Group Committee; Governor's Advisory Council, North Carolina Technical Services Program, 1966; Advisory Council of the President's Youth Opportunity

Campaign, 1966; Sponsoring Committee of the Institute for American Democracy; the Board of Vocational Education for the Washington Technical Institute by the appointment of President Johnson, February 13, 1966; and a member of the City of Durham Board of Adjustment.

On the following Boards of Directors:

1. North Carolina Mutual Life Insurance Company
2. Mechanics and Farmers Bank
3. Mutual Savings and Loan Association
4. Bankers First and Casualty Insurance Company - Chairman
5. W. T. Grant Company of New York
6. American Management Association - New York
7. N. A. A. C. P. Legal Defense and Educational Fund, Inc.
8. John Avery Boys Club
9. James E. Shepard Memorial Foundation Scholarship Fund

A Trustee of:

1. Howard University and Member of the Finance Committee
2. Shaw University and Chairman of the Board
3. National Urban League (for four years)
4. American Freedom from Hunger Foundation 1964 - 67
5. National Conference of Christians and Jews
6. White Rock Baptist Church and Teacher of Men's Bible Class

Honorary Degrees:

1. LL.D., Shaw University, 1953

2. LL.D., North Carolina College at Durham, 1960
3. Doctor of Business Administration, Morgan State College, 1961

Other Honors and Awards:

1. Presidential Citation in 1946 . . . "for his unselfish devotion to the task of helping stabilize our economy . . . . He made a meritorious contribution to the welfare of the Nation by his effective participation in the fight against inflation during and after World War II. His diligent and effective work is an example of his high patriotism."
2. Presented Keys to Cities by Mayors of:
  - Chattanooga, Tennessee
  - Columbia, South Carolina
  - Durham, North Carolina
  - Greensboro, North Carolina
  - Newark, New Jersey
  - Norfolk, Virginia
  - Raleigh, North Carolina
  - Roanoke, Virginia
  - Savannah, Georgia
  - Wilmington, North Carolina - The first Negro to be so honored in the 225 year history of that city

A Resolution of Tribute by the City Council of Los Angeles

A "City of Philadelphia Tribute" by Mayor James H. J.

Tate

3. Awards:

- a. Frederick A. Douglass Achievement Award from the Indiana Division of the American Negro Centennial Authority, October 25, 1963
- b. National Urban League, Equal Opportunity Day Award, November 10, 1964
- c. Interracial Council for Business Opportunity, Business Achievement Award at Overseas Press Club, New York City, December 3, 1964
- d. Capital Press Club, Medgar Evers Award, Washington, 1966
- e. National Newspaper Publishers Association, John E. Russum Award, Philadelphia, 1966

Other Recognitions:

1. Picture Story of weekly activities made by U.S.I.A., February 1959, for distribution in Africa and Asia
2. Article was written by Richard Montague, Text Staff Writer for U.S.I.A., about Spaulding, and published in America Illustrated, January 1960, in Russian Language, for distri-

bution in Russia. It was subsequently printed in Polish and distributed in Poland, as a result of which I received numerous letters from Polish families which were quite revealing. Several months later, letters began coming from Indonesia. Considerable mail had started coming from several countries in Africa in 1959.

3. Featured in an article in the German newspaper, Rhein-Zeitung, May 18, 1961, under the caption "From Office Boy to President: Portrait of a Successful Negro Businessman." Some very interesting correspondence resulted from this.
4. Invited to White House and State Department dinners for Heads of States and other Dignitaries on several occasions, and to Embassies Receptions in Washington, Central America, Africa, and Asian Countries.
5. Made calls on and been entertained by Heads of State, Prime Ministers and other high ranking government officials in eleven foreign countries.
6. Been asked to serve, and served on, U.S. Trade and Investment Missions to Guatemala, San Salvador, Nicaragua, Honduras, Costa Rica, Panama, Ghana, the Congo, and Zambia.
7. Been invited to lecture not only at colleges and universities



in America, but also in Africa and India while representing the U.S. Government in those countries.

8. Selected as the "1964 Honorary Initiate to Lifetime Membership in Beta Gamma Sigma" at the University of North Carolina School of Business Administration - "The highest honor that can be extended a businessman by a School of Business Administration," according to said school.
9. Selected as honorary member of Iota Nu Sigma, New York University School of Commerce Honor Society, 1963.
10. Featured in Time, February 7, 1964, page 90.
11. Selected to receive American Academy of Achievement Golden Plate Award as "a representative of the many who excel" at its "Ostute to Excellence Weekend Banquet" in Oceanside, California, June 27, 1964.

Some of the things Published:

1. Negro Insurance in the United States, Best's Life Insurance News, December, 1948, with subsequent reprints.
2. "The Impact of the Changing World on Women's Organizations - Economically," an address before the National Council of Negro Women, Washington, May 1956. Printed in the July 26, 1956 Congressional Record.
3. Excerpts from an address in India on November 26, 1956 on

"Discrimination and the Negro in the United States,"  
 quoted by Secretary of Labor James P. Mitchell in an  
 article by him in the December 1957 Reader's Digest.

4. "Moral and Spiritual Values: America's Greatest Need,"  
 an address at North Carolina College in Durham, November  
 9, 1958, and subsequently delivered in 33 cities in 10 states,  
 then printed and widely distributed.
5. "North Carolina Mutual - A Symbol of Negro Enterprise,"  
 requested by Christian Science Monitor and published in  
 its September 16, 1960 edition, subsequently reprinted in  
 booklet form by the company.

Listed in:

1. Who's Who in Insurance
2. The Cyclopaedia of Insurance in the United States
3. Who's Who in Commerce and Industry - the International  
 Business Who's Who
4. Who's Who in the South and Southwest
5. Who's Who in America
6. The International Yearbook and Statesman's Who's Who,  
 published in London

Family

I am one of five children, the third, of Armstead Spaulding of  
 Columbus County and Annabelle (Annie Bell) Lowery of Pembroke, Roberson

County, North Carolina. All children are living. One of the boys and one of the girls are older than I, and one of each is younger.

On June 24, 1953, I was married to Elna Bridgeforth of Athens, Alabama, daughter of George R. and Dattie Miller Bridgeforth, and a graduate of Talledega College. We have four children: Asa Jr., Assistant Vice President for Systems and Procedures, North Carolina Mutual; Patricia Spaulding Moore (Mrs. Dr. Oscar J. Moore, Jr.), A.B., University of Michigan, M.A., Howard University, and a housewife; Aaron Lowery, a graduate student at Wharton School of Finance, University of Pennsylvania; and Kenneth Bridgeforth Sampson Spaulding, a senior at Howard University - see article on page 69, Woman's Day magazine for April 1967. We also have two grandchildren, Pamela Francis Spaulding and Frederick Spaulding Moore.

#### Conclusion

Frederick Douglass was the man he was because of his drives, commitments, integrity, courage, wisdom, interest in his fellowman, and the responses he made to the challenges he met - the total of his experiences.

My life, too, has been influenced by my desires; drives, convictions and a multitude of other factors and exposures; and especially interested people. I owe so much to so many for whatever I may have accomplished, and most especially to Divine guidance and help. Then too, I have believed in challenges; in converting obstacles into stepping stones, thereby gaining

strength and reaching higher; in wrestling with my problems with the faith and endurance of a Jacob wrestling with the angel. As to "opportunities for and obstacles to success in (my) profession," I do not see them as being greater or less than in any other noble calling.

It has been man's response to challenge that has fixed his place in history and advanced our civilization. It has taken him from savagery to civilization; from ignorance to knowledge; from a cave to a palace; from poverty to wealth; from disease to health; and from slavery to freedom. One should look upon every problem as a challenge and an opportunity for good. And for one to excel in anything, he must want to enough, to try harder than average, to do anything he undertakes better than mediocre. This was the case with Frederick Douglass and that is why we honor his memory at this Sesquicentennial at this great University. A man's real worth to society is measured better by what he contributes to it than by what he takes from it.

Mr. Douglass' life and works are constant challenges to all of us to use our individual talents, at all times, as best befits us in the continuing struggle for equality of opportunity and freedom and justice for all peoples everywhere until the final victory is won!

Thank you for permitting me to participate in this most deserving Commemoration.