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Connections Between Black Wall Street and Oklahoma's All-Black **Towns**

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CONNECTIONS BETWEEN BLACK WALL STREET AND OKLAHOMA'S ALL-BLACK TOWNS

Warigia M. Bowman*

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I. INTRODUCTION

On June 1, 1921, Black residents ran down Greenwood Avenue, the heart of Black Wall Street, in fear for their lives. ¹ The 1921 Tulsa Race Massacre is one of the worst acts of racial violence in United States History. Black Tulsans rushed out of burning buildings, dodging torched houses, machine gun fire, and makeshift turpentine bombs dropped from

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^{1.} DeNeen L. Brown, *Reckoning with the Past a Century After the Tulsa Race Massacre*, NAT'L GEOGRAPHIC, June 2021, at 62, 66–67.

civilian airplanes.² As they fled, they left behind what had been a bustling commercial district.

Many reports focus on the violence, arson, looting, and destruction of Greenwood. By contrast, this essay focuses on the impressive economic infrastructure that Freedmen in Tulsa built so painstakingly and racist Oklahomans so quickly destroyed. During the 1921 Tulsa Race Massacre, over thirty city blocks—housing over 1,000 residences and 600 successful businesses—were razed and burnt.³ In today's dollars, financial losses from the 1921 Tulsa Race Massacre totaled \$26,752,705, but if one measures the loss of the ability to build wealth and pass it down to descendants, the 1921 Tulsa Race Massacre erased \$610,743,750 in accumulated wealth.⁴ At its height, Greenwood represented a vibrant community and a bustling, dense, and thriving commercial district with patrons of multiple ethnicities, races, and backgrounds.⁵ Tulsa was considered "The Negro Metropolis of the Southwest." But for all its splendor, Tulsa was simply the largest of many thriving Black Oklahoma commercial communities; nationally, Black communities such as Richmond, Virginia; Birmingham, Alabama; and Durham, North Carolina similarly thrived.⁷ This essay explores the roots of Black commercial success in Oklahoma's All-Black towns.

Like African American voting rights, African American economic success has been undermined and attacked during slavery, during Jim Crow, during segregation, and even now, under seemingly neutral premises. Studying the rise and fall of Oklahoma's Black towns can help activists, scholars, and entrepreneurs design effective strategies to enhance and protect Black economic self-sufficiency. All-Black towns also provide insights into the resurgence of the "Buy Black" movement, the importance of access to capital for African Americans, and the pivotal nature of land in ensuring Black intergenerational wealth.

Despite the successes of icons such as Oprah Winfrey and Daymond John, Black entrepreneurs—in the aggregate—still face obstacles to success. African Americans are denied loans nearly twice as often as their white counterparts. Homeownership in the

4. Brown, *supra* note 1, at 71. *Fact Sheet: Biden-Harris Administration Announces New Actions to Build Black Wealth and Narrow the Racial Wealth Gap*, THE WHITE HOUSE (June 1, 2021), https://www.whitehouse.gov/briefing-room/statements-releases/2021/06/01/fact-sheet-biden-harris-administration-announces-new-actions-to-build-black-wealth-and-narrow-the-racial-wealth-gap/.

^{2.} Tulsa Race Riot: A Report by the Oklahoma Commission to Study the Tulsa Race Riot of 1921, at 105 (2001).

^{3.} See id. at 123.

^{5.} OKLA. HIST. SOC'Y ET AL., LONG ROAD TO LIBERTY: OKLAHOMA'S AFRICAN AMERICAN HISTORY & CULTURE 68 (Okla. Tourism & Recreation Dep't ed., 2015).

^{6.} Brown, supra note 1, at 74.

^{7.} Michael Harriot, *The Other Black Wall Streets*, The ROOT (Feb. 15, 2018, 10:00 AM), https://www.theroot.com/the-other-black-wall-streets-1823010812.

^{8.} Courtney Connely, *Oprah Winfrey is the Only Black CEO on Fortune's Most Powerful Women List—and it Speaks Volumes*, CNBC (Sept. 26, 2018, 2:28 PM), https://www.cnbc.com/2018/09/26/fortunes-annual-most-powerful-women-includes-one-woman-of-color.html; *How Shark Tank's Daymond John Built Fubu While Working at Red Lobster*, FORTUNE (Dec. 27, 2016, 2:41 PM), https://fortune.com/2016/12/27/how-shark-tanks-daymond-john-built-fubu-while-working-at-red-lobster/.

^{9.} Brett Mons & Amanda Ballantyne, *Breaking Barriers to Credit and Capital Access for Black, Latinx, and Women-Owned Businesses*, The ROCKEFELLER FOUND. (Aug. 26, 2020), https://www.rockefellerfoundation.org/blog/breaking-barriers-to-credit-and-capital-access-for-black-latinx-

Black community lags behind that of white homeownership, in part due to the legacy of redlining. ¹⁰ In addition, Black farmers receive a disproportionately low percentage of loans from the U.S. Department of Agriculture. ¹¹ This systemic denial of Black farmers from accessing timely lending and restructuring resulted in the landmark settlement of *Pigford v. Glickman*. ¹²

II. THE ROOTS OF BLACK WALL STREET

Understanding the roots of Black Wall Street and putting Oklahoma's All-Black towns in context requires understanding the economic plight of African Americans in post-Civil War America. For a brief yet glorious time, generally considered to span from 1865 to 1877, the nation's laws and institutions were rewritten and reshaped to ensure that newly freed slaves could claim their basic rights under the Constitution. ¹³ The Civil Rights Act of 1866, and the Reconstruction Act of 1867, passed over President Johnson's veto, aimed to enforce the rights of Black men to vote. ¹⁴ African Americans voted in droves and held office at every level of government. ¹⁵ Under Reconstruction, newly refashioned state governments established public schools, reunited families torn apart by slavery, and outlawed discrimination in transportation and education. ¹⁶

These gains, however, were short-lived. Following the end of Reconstruction, former Confederate states experienced waves of racial violence during attempts to reestablish white supremacy. White southerners resented the Black political emancipation and economy created by Radical Reconstruction and responded with a backlash that would come to be known as "Redemption." Between 1890 and 1909, as many as 2,000 Black Americans were lynched. According to Eric Foner, "[b]y the turn of the century, with the acquiescence of the Supreme Court, a comprehensive system of racial, political and economic inequality, summarized in the phrase Jim Crow, had come into being across the

10. Michelle Singletary, *Being Black Lowers the Value of My Home: The Legacy of Redlining*, WASH. POST (Oct. 23, 2020), https://www.washingtonpost.com/business/2020/10/23/redlining-black-wealth/.

and-women-owned-businesses/.

^{11.} Ximena Bustillo, 'Rampant Issues': Black Farmers Are Still Left Out at USDA, POLITICO (July 5, 2021, 7:00 AM), https://www.politico.com/news/2021/07/05/black-farmers-left-out-usda-497876.

^{12.} The Pigford Cases: USDA Settlement of Discrimination Suits by Black Farmers, EVERY CRS REP., https://www.everycrsreport.com/reports/RS20430.html (last visited Aug. 31, 2021).

^{13.} Eric Foner, *Why Reconstruction Matters*, N.Y. TIMES (March 28, 2015), https://www.nytimes.com/2015/03/29/opinion/sunday/why-reconstruction-matters.html [hereinafter *Why Reconstruction Matters*].

^{14.} Id.

^{15.} *Id*.

^{16.} Id.

^{17.} EQUAL JUST. INITIATIVE, LYNCHING IN AMERICA: CONFRONTING THE LEGACY OF RACIAL TERROR 12 (Equal Just. Initiative ed., 3rd ed. 2017).

^{18.} *Id.* at 12; see generally Nicholas Lemann, REDEMPTION: THE LAST BATTLE OF THE CIVIL WAR (2007); see also Eric Foner, *The Lost Promise of Reconstruction*, N.Y. TIMES (Sept. 7, 2019), https://www.nytimes.com/2019/09/07/opinion/sunday/reconstruction-trump.html. Lemann, *supra* writes the definitive history of the Redemption Era. American Historian Eric Foner has written the much-lauded and celebrated account of Radical Reconstruction.

^{19.} *Lynchings by Year and Race*, UMKC, http://law2.umkc.edu/faculty/projects/ftrials/shipp/lynchingyear.html (last visited Sept. 8, 2021).

South."²⁰ By the 1890s, the phrase "Jim Crow" had come to mean the subordination and separation of Black people, codified and enforced by both custom and violence.²¹ An important aspect of Jim Crow was the imposition of economic subjugation, designed to move Black individuals back to the life of servitude they had earlier occupied. ²² This economic oppression included the imposition of tenancy or sharecropping arrangements, the denial of access to education, and the strengthening of a ruthless criminal justice apparatus.²³ The first "Jim Crow" law in Oklahoma Territory passed on December 4, 1890.²⁴

The educator, Booker T. Washington, gained renown as the leading Black nationalist orator of this period. He espoused a heady doctrine of race pride, self-help, and racial solidarity while advocating for the idea that economic and moral advancement was the best strategy to help Blacks attain their constitutional rights.²⁵ Washington believed in a strategy of "accommodation," urging African Americans to build a separate economic base.²⁶ The extreme intensification of racism during the late nineteenth and early twentieth centuries would test this approach.

Following the end of Reconstruction, Black Americans sought an area or region in the country where they could find some relief from racial discrimination. ²⁷ In response to the growing racial repression that crept across America, Black separatists established "All-Black towns," which were meant to serve as Black national bastions that established alternative institutions. ²⁸ On March 23, 1889, President Benjamin Harrison opened "Indian Territory" for settlement. ²⁹ Enterprising Black citizens noted the cheap land available in Indian Territory and numbered among the 50,000 homesteaders who participated in the Oklahoma Land Run. ³⁰ Between 1865 and 1920, African Americans founded more than fifty Black settlements in Oklahoma, more than any other state. ³¹

These towns were predominantly rural farming communities.³² Freedmen established farms and served on tribal councils and as town heads.³³ Through advertising and word of mouth, these All-Black settlements attracted freedmen and freedwomen to the area that would become Oklahoma. These farming communities boasted thriving businesses, schools, newspapers, and colleges.³⁴ By 1905, African American farmers

^{20.} Why Reconstruction Matters, supra note 13.

^{21.} Leon F. Litwack, Jim Crow Blues, 18 OAH MAG. OF HIST. 7, 7 (2004).

^{22.} Id. at 7.

^{23.} Id.

^{24.} ROCHELLE STEPHNEY-ROBERSON, IMPACT: BLACKS IN OKLAHOMA HISTORY 55 (2011).

^{25.} Arthur L. Tolson, Black Towns of Oklahoma, 1 THE BLACK SCHOLAR 19, 20 (1970).

^{26.} NORMAN L. CROCKETT, THE BLACK TOWNS 128 (2015); Kenneth M. Hamilton, *The Origin and Early Developments of Langston, Oklahoma*, 62 THE J. OF NEGRO HIST. 270, 273 (1977).

^{27.} Tolson, supra note 25, at 19; STEPHNEY-ROBERSON, supra note 24, at 10.

^{28.} Tolson, supra note 25, at 21; Hamilton, supra note 26, at 273.

^{29.} Christopher Klein, *Remembering the Oklahoma Land Rush*, HIST., https://www.history.com/news/whatwas-the-oklahoma-land-rush (last updated Nov. 15, 2019).

^{30.} OKLA. HIST. SOC'Y ET AL., supra note 5, at 9, 11.

^{31.} Id. at 18.

^{32.} Tolson, supra note 25, at 22.

^{33.} STEPHNEY-ROBERSON, supra note 24, at 4.

^{34.} OKLA. HIST. SOC'Y ET AL., supra note 5, at 44.

owned about 1.5 million acres of farmland valued at \$11 million. 35

III. SURVIVING ALL-BLACK TOWNS

All-Black townships were hit hard by the Dustbowl and the Great Depression, and many historically Black communities in Oklahoma did not survive these twin crises. In addition, at the same time that these towns weathered the economic and environmental storms battering the rest of the nation, they also had to survive the additional onslaughts of Jim Crow laws and segregation. Notably, white people particularly resented the commercial success of communities such as the Black Wall Streets in Oklahoma, Alabama, and North Carolina. For Greenwood, this resent culminated in an attack that was massive, violent, and intense. Still, some All-Black towns in Oklahoma survived the onslaughts of the Dustbowl, the Great Depression, and White Oppression, including Boley, Langston, and Rentiesville. A brief discussion of these towns may help the reader to understand why they survived multiple threats to their existence.

A. Boley, Oklahoma

Boley, called "the finest Black town in the world" by Washington, was established in 1903³⁶ along the Fort Smith and Western Railroads, incorporated in 1905, and was advertised as governed exclusively by African Americans.³⁷ Boley was established on 160 acres of land inherited by Abigail Barnett McCormick, the daughter of Creek Freedman James Barnett.³⁸ The Creek background of Barnett McCormick is worthy of note: Black tribal Freedmen held millions of acres after the Civil War, giving Black Freedmen significant upward mobility.³⁹ This financial stability allowed Black Freedmen to start businesses, farms, and ranches.

Buoyed by these developments, by 1910, Boley boasted dozens of businesses, including a Black-owned, nationally chartered bank, the first Black-owned telephone and electric companies, and a newspaper, "*The Boley News*." With over 7,000 residents, Boley was the largest predominantly Black town in the United States. Boley had a power plant, water system, livery stables, seven restaurants, five grocery stores, a jeweler, cotton gins, drug stores, insurance companies, and a railroad depot. Smokaroma pressure smokers are still manufactured in Boley. Boley continues to host one of the oldest, largest, and most popular African American rodeos in the nation.

^{35.} Id.; STEPHNEY-ROBERSON, supra note 24, at 4.

^{36.} Harriot, *supra* note 7; OKLA. HIST. SOC'Y ET AL., *supra* note 5, at 57; STEPHNEY-ROBERSON, *supra* note 24, at 5.

^{37.} OKLA. HIST. SOC'Y ET AL., supra note 5, at 47.

^{38.} STEPHNEY-ROBERSON, supra note 24, at 5.

^{39.} Ellen Knickmeyer, 'The Foundation of the Wealth': Why Black Wall Street Boomed, AP NEWS (June 1, 2021), https://apnews.com/article/ok-state-wire-business-race-and-ethnicity-874fade343fc7515210117c4efe1335f.

^{40.} OKLA. HIST. SOC'Y ET AL., supra note 5, at 47; STEPHNEY-ROBERSON, supra note 24, at 5.

^{41.} STEPHNEY-ROBERSON, supra note 24, at 5.

^{42.} Harriot, supra note 7; STEPHNEY-ROBERSON, supra note 24, at 5.

^{43.} Id.

^{44.} STEPHNEY-ROBERSON, supra note 24, at 7.

B. Rentiesville, Oklahoma

The town of Rentiesville was established within the borders of the Muscogee (Creek) nation in 1903, just north of Checotah, Oklahoma. Rentiesville became a sought-after destination for freed Blacks and mixed races, who built a town of music, business, and culture. Attorney B.C. Franklin, who would represent those dispossessed by the 1921 Tulsa Race Massacre, made Rentiesville his home. The Great Depression nearly destroyed Rentiesville. Still, the town persisted and today hosts the Down Home Blues Club, honoring famed Blues guitarist D.C. Minner and the Oklahoma Blues Hall of Fame.

C. Langston, Oklahoma

Langston, Oklahoma was founded twelve miles northeast of Guthrie, Oklahoma Territory, on October 22, 1890.⁴⁹ The town was partially the brainchild of Edward P. McCabe, an ardent supporter of bringing African American migrants to Oklahoma Territory, who also founded Liberty. ⁵⁰ As many as 250 settlers made Langston their home in its first year. 51 By 1892, Langston had twenty-five businesses, including six grocery stores, two liquor stores, two blacksmiths, one feed store, two barbershops, saloons, and a newspaper titled *The Langston City Herald*. 52 Langston also had a Board of Trade, demonstrating the town's cooperative spirit.⁵³ Langston became known as the "cotton belt center of Oklahoma."54 Further, Langston would become a center of education, spurred in part by a property tax of five mills used to build a common school and a boarding high school in 1892.⁵⁵ Founded in 1897, the Oklahoma Colored Agricultural and Normal College—a land grant college—blossomed into Langston University, ⁵⁶ the only historically Black college in Oklahoma.⁵⁷ The first Black legislator in Oklahoma Territory, Green I. Currin, served on Langston's Board of Regents. 58 Famous Langston alumnae include Ada Lois Fisher, the first Black student accepted to the University of Oklahoma School of Law. 59

^{45.} Id. at 19.

^{46.} Id. at 21.

^{47.} *Id.* at 19.

^{48.} STEPHNEY-ROBERSON, supra note 24, at 21.

^{49.} Hamilton, supra note 26, at 270.

^{50.} Id. at 271-72; OKLA. HIST. SOC'Y ET AL., supra note 5, at 61.

^{51.} OKLA. HIST. SOC'Y ET AL., supra note 5, at 61.

^{52.} Id.; Hamilton, supra note 26, at 277.

^{53.} Hamilton, supra note 26, at 276.

^{54.} CROCKETT, supra note 26, at 115.

^{55.} Hamilton, supra note 26, at 276.

^{56.} *Id*.

^{57.} STEPHNEY-ROBERSON, supra note 24, at 13.

^{58.} Green I. Currin, OKLA. SENATE, https://oksenate.gov/education/senate-artwork/green-i-currin (last visited Sept. 20, 2021).

^{59.} OKLA. HIST. SOC'Y ET AL., supra note 5, at 61.

IV. ALL-BLACK TOWN SUCCESSES

What went right in these All-Black towns? Farmers in these towns were respected.⁶⁰ Efforts to encourage growth and development spurred the creation of booster organizations that created social and fiscal capital, including the Businessman's League, the Board of Trade, and the Commercial Club in these towns.⁶¹ The citizens of these towns "showed a spirit of cooperation."⁶² Residents of Oklahoma's Black towns visited each other frequently. All-Black towns engaged in a brisk trade of cotton, grain, eggs, butter, cream, and other groceries. All-Black towns had public and private schools, sawmills, cotton gins, banks, post offices, and telephone companies.⁶³ Streets were graded, and small, well-kept houses lined most streets.⁶⁴

Even in the early 1900s, these communities placed significant emphasis on "buying black." The "Buy Black Movement" has experienced a resurgence in the past decade. Yet, the concept of buying Black has been a central concept of the civil rights movement since Reconstruction. Indeed, Dr. Martin Luther King incorporated a "buy Black" message into his "I have been to the Mountaintop" speech, stating "[w]e've got to strengthen Black institutions." Dr. King encouraged African Americans to put their money in Black-owned banks. According to the U.S. Department of Commerce, African Americans have never been able to access the same amount of credit and capital as white entrepreneurs.

Towns like Clearview boasted literary societies that held public debates and newspapers that reported on the day's matters. To Fraternal orders constructed a home for orphans and the elderly in Boley. Charles Banks, born in a chicken shack in 1873, founded a bank in Mound Bayou, Deventually owning a lumber mill and the Mound Bayou Oil Mill and Manufacturing Company. Booker T. Washington would praise Banks as "the most influential Negro businessman in the United States." The town of Langston benefited from careful city planning, which may have been a factor in the town's survival into the twenty-first century.

Indeed, in a state with so many Black commercial centers, it is no wonder that

62. Hamilton, supra note 26, at 275.

^{60.} CROCKETT, supra note 26, at 120.

^{61.} Id.

^{63.} STEPHNEY-ROBERSON, supra note 24, at 16.

^{64.} CROCKETT, supra note 26, at 153.

^{65.} Id.

^{66.} Anthonia Akitunde, *Buying Black, Rebooted*, N.Y. TIMES, https://www.nytimes.com/2019/12/25/style/buying-black-rebooted.html (last updated Dec. 26, 2019).

^{57.} *Id*.

^{68.} Alexia Fernández Campbell, *The Rise and Fall of Black Wall Street*, THE ATLANTIC (Aug. 31, 2016), https://www.theatlantic.com/business/archive/2016/08/the-end-of-black-wall-street/498074/.

^{69.} Mons & Ballantyne, supra note 9.

^{70.} CROCKETT, *supra* note 26, at 147–48.

^{71.} Id. at 149.

^{72.} Id. at 124-25.

^{73.} Id. at 126.

^{74.} *Id*.

^{75.} Hamilton, supra note 26, at 279.

Greenwood emerged. Black Wall Street, which earned the moniker because Booker T. Washington called it "Negro Wall Street," operated under the principles of self-sufficiency espoused by Washington. Centered on Greenwood Avenue, at least 10,000 Black men, women, and children called the neighborhood home in 1921. Fifteen well-known Black doctors practiced in Greenwood, as did numerous Black attorneys, realtors, physicians, and other professionals. Greenwood boasted at least 191 businesses, including a Black-owned hospital, two theaters, thirty groceries, confectioneries, twenty-one restaurants, as well as billiard halls, libraries, insurance agents, printers and bankers, nationally recognized schools such as Booker T. Washington High School (still widely considered the best public high school in Oklahoma), two black newspapers (*The Oklahoma Eagle* still operates today), and at least twenty-one Black churches.

Washington believed the Black town represented a laboratory. ⁸¹ With the benefit of hindsight, observers might suggest that one mistake made by Langston settlers was an overspecialization in cotton. ⁸² The town's failure to diversify its crops left the community vulnerable to volatile commodity pricing and degrading institutions like sharecropping. ⁸³ Another weakness which affected many such settlements was that migrants to All-Black towns—only recently out of slavery—rarely had sufficient funds to finance farming operations. ⁸⁴ Although Black Americans were able to afford farmland, they could also lose it. ⁸⁵

V. ALL-BLACK TOWN'S SHORTCOMINGS

The All-Black town's success depended in large part on access to capital for business ventures, the establishment of schools, and the availability of credit. ⁸⁶ At times, the absence of sophisticated financial institutions meant that residents had to barter. Black-owned banks fell prey to embezzlement and abuses of power: ailments that afflicted people of all racial backgrounds. ⁸⁷ Black towns tended to suffer from a shortage of skilled and semi-skilled artisans and laborers. ⁸⁸ Money—both for buying consumer goods and for investment capital—was scarce in these towns. ⁸⁹ Sometimes, Black merchants had insufficient funds or banking connections to extend credit to Black consumers. Due to a

^{76.} STEPHNEY-ROBERSON, supra note 24, at 97.

^{77.} *Id*.

^{78.} Booker T. Washington, Jenks Ranked Among Best Oklahoma High Schools by Company That Analyzes Educational Data, TULSA WORLD (Oct. 17, 2018), https://tulsaworld.com/news/local/education/booker-twashington-jenks-ranked-among-best-oklahoma-high-schools-by-company-that-analyzes-educational/article_3a563135-c755-5db4-8739-cc38db6cca99.html.

^{79.} *Id.* at 76.

^{80.} Brown, supra note 1, at 73; STEPHNEY-ROBERSON, supra note 24, at 100.

^{81.} CROCKETT, supra note 26, at 127.

^{82.} Id. at 116.

^{83.} Id.

^{84.} Id. at 117.

^{85.} Id. at 118.

^{86.} CROCKETT, supra note 26, at 123.

^{87.} Id. at 124.

^{88.} *Id.* at 123. Washington attempted to remedy this gap by sending a procession of Tuskegee graduates to Mound Bayou.

^{89.} Id. at 139.

lack of liquidity, taxes were often paid through labor activities, such as building roads, constructing a bridge, and developing sidewalks. 90 The overall scarcity of capital in the Black community imposed significant limitations on merchants in these All-Black towns. 91

Tragically, many white people resented the success of regional Black Wall Streets, and at the height of Jim Crow, some of them actively attempted to destroy these commercial hubs with actions such as tax sales, predatory land speculation, and disenfranchisement. Accordingly, the role of the City of Tulsa in destroying Black Wall Street should be closely examined by historians, legal scholars, and economists, among others. According to the Report of the 2001 Commission established to study the Tulsa Race Riot, "Tulsa residents filed riot-related claims against the city for over 1.8 million dollars. The city commission disallowed most of the claims. One exception occurred when a white resident obtained compensation for guns taken from his shop." 92

Tulsa Mayor GT Bynum has apologized⁹³ for the role of the City of Tulsa in the destruction of the 1921 Tulsa Race Massacre, observing that "Tulsa's city government failed to protect Black Tulsans from murder and arson on the night of the 1921 Tulsa Race Massacre, and from discrimination in subsequent decades."

Yet the City of Tulsa did not just "fail to protect" Black Tulsans during the Massacre. In many ways, the City of Tulsa actively participated in the Massacre. Public officials provided ammunition and arms to mob participants. Tulsa Police arrested Dick Rowland. Further, in the 1970s, the City of Tulsa leveled much of Historic Greenwood. The Tulsa Race Riot Commission observes that the city contributed to the destruction of Black wealth by denying legitimate insurance claims in the wake of the Massacre. In addition, city officials tried to prevent relief efforts for the displaced. Even today, the city's role in controlling land use in the Greenwood District in ways that might disadvantage Black investors invites examination. Mayor Bynum has stated to the press that reparations for the 1921 Tulsa Race Massacre would "divide the city": ironic words in a town scarred by widespread residential segregation.

91. CROCKETT, supra note 26, at 138.

^{90.} Id. at 136.

^{92.} Larry O'Dell, *Riot Property Loss*, TULSA REPARATIONS COALITION, https://tulsareparations.z19.web.core.windows.net/Property.htm (last visited Dec. 1, 2021).

^{93.} This apology appeared on "Facebook," which seems to be an informal venue for such a serious matter.

^{94.} Kevin Canfield, *Mayor Bynum Apologizes for City's Role in the 1921 Tulsa Race Massacre*, TULSA WORLD, https://tulsaworld.com/news/local/racemassacre/mayor-bynum-apologizes-for-citys-role-in-the-1921-tulsa-race-massacre/article_4349f000-c24b-11eb-9756-1b7b227cf74b.html (last updated July 8, 2021).

^{95. 1921} Tulsa Race Massacre, TULSA HIST. SOC'Y & MUSEUM, https://www.tulsahistory.org/exhibit/1921-tulsa-race-massacre/ (last visited Sept. 15, 2021).

^{96.} *Id*.

^{97.} *Id*.

^{98.} Kweku Larry Crowe & Thabiti Lewis, *The 1921 Tulsa Race Massacre: What Happened to Black Wall Street*, 42 Humans. The Mag. of the Nat'l Endowment for the Humans. (2021).

^{99.} Kimberly Jackson, *Mayor Says Reparations Would Divide the City, Focuses on Development*, KTULSA, https://ktul.com/news/local/mayor-says-reparations-would-divide-the-city-focuses-on-development (Feb. 20, 2020).

VI. CONCLUSION

What do Black business districts need besides a reduction in racial violence and an increase in social justice? All-Black towns and Greenwood benefited from the availability of capital and suffered in its absence, pointing to the importance of providing Black-owned and minority-owned businesses access to capital and lines of credit. Importantly, Kristi Williams, Eli Grayson, and other survivors of the 1921 Tulsa Race Massacre were also descendants of Black Freedmen enslaved by Native Americans until the end of the Civil War. ¹⁰⁰ In the wake of the Civil War, U.S. Treaties required slave-owning tribes, including the Choctaws, Chickasaws, Cherokees, Muscogee Creek, and Seminoles—to share tribal land and other resources and rights with freed Black people who the tribes had enslaved. ¹⁰¹ Other Black farmers gained their land during the Oklahoma Land Rush. According to Rev. Travis L. Doolin, Pastor of Flipper Chapel African Methodist Church in the historically Black town of Taft, Oklahoma, "[k]ey to their success was ownership of their own land, on which they were able to use a self-help concept grounded with a sense of community in which mutual aid was the theme."

All-Black towns thrived when they created diversified economies and failed when they relied too heavily on monoculture. The emergence of All-Black towns suggests that Black communities need skilled workers. Black towns attempted to fill this gap by prioritizing education and literacy. Black towns were met with varying degrees of success when seeking help from Black and white philanthropists such as the Rosenwalds, Rockefellers, Carnegies, and, of course, Booker T. Washington.

The story of Greenwood is a story of resilience, not just sorrow. After racist vigilantes burned and razed Greenwood to the ground, residents rebuilt. ¹⁰² Indeed, in 1925, Booker T. Washington's National Negro Business League held its annual meeting in Tulsa's partially restored business district. ¹⁰³ The story of Greenwood is a story not just of Black and white but also of Native American Freedmen, who were given an economic boost by their land ownership. ¹⁰⁴ The story of Greenwood encourages us to imagine the Tulsa that residents of all ethnicities could call home had Greenwood had not been destroyed.

^{100.} Knickmeyer, supra note 39.

^{101.} *Id*.

^{102.} Crowe & Lewis, supra note 98.

^{103.} Id.

^{104.} Knickmeyer, supra note 39.