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CONTRIBUTION TRACK

Black Wall Street: What Greenwood Built

c. 1906 – 1921

A Two Americas Companion Document

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*"The dollar circulated through Greenwood
nineteen times before it left the neighborhood."*

— Greenwood District oral history, c. 1921

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Black Wall Street: What Greenwood Built (c. 1906–1921)

ERA V

CONTRIBUTION

SECULAR & POLITICAL

250 BADGE

Before it was destroyed, the Greenwood District of Tulsa was the most prosperous Black community in America — over 300 Black-owned businesses, two newspapers, a hospital, a school system, and a professional class built entirely within the bounds of legal segregation. What Greenwood built before it was burned is the entry that makes the massacre legible: an argument, rendered in brick and commerce and medicine and law, that Black self-determination was viable. That argument is why it was destroyed.

HOW GREENWOOD WAS BUILT

Oklahoma achieved statehood in 1907 and immediately enacted aggressive Jim Crow legislation, forcing Black residents of Tulsa into a corridor north of the Frisco Railroad tracks. What the white establishment intended as a quarantine, Greenwood's founders turned into a foundation. O.W. Gurley purchased land on Greenwood Avenue in 1906 and began selling lots exclusively to Black buyers. His deliberate policy — money earned in Greenwood stayed in Greenwood — established the economic logic that would define the district. Within a decade, Gurley had built or owned more than forty properties. The dollar, it was said, circulated through Greenwood's economy nineteen times before it left the neighborhood.

THE PEOPLE WHO BUILT IT

J.B. Stradford built the Stradford Hotel — at 65 rooms, the largest Black-owned hotel in the United States. He was also a founding figure of the Tulsa NAACP chapter and a vocal advocate of armed self-defense. Dr. A.C. Jackson, trained when most American medical schools refused Black applicants, was described by the Mayo Clinic as the most able Black surgeon in America. Simon Berry operated a jitney bus and taxi service that became the district's essential transportation network. Mabel Little built a beauty salon anchoring a block of Black women's commerce. The Williams family owned the Dreamland Theatre — cinema, ballroom, and gathering place seating 750 people.

Two newspapers served the community: the Tulsa Star, edited by A.J. Smitherman, and the Oklahoma Sun — both organs of Black civic life. Booker T. Washington High School educated Greenwood's children with Black teachers and a Black principal. Vernon AME Church, founded 1905, was the spiritual anchor — one of the few structures to survive the massacre, its basement used to shelter residents during the attack. By 1921, Greenwood contained a dentist, physician, law library, hospital, bank, post office substation, hotels, theaters, grocery stores, clothing shops, and professional offices of every description.

WHAT GREENWOOD PROVED

In the context of an America that had just two years earlier turned Red Summer's violence on Black communities, Greenwood was a refutation. It proved that Black self-governance was viable — that in the absence of white institutional support, and in the face of active legal hostility, Black Americans could build hospitals, educate children, sustain a free press, create wealth, and govern community life. This was the proof that Booker T. Washington had theorized and that Greenwood's founders had made concrete — built not in the relative freedom of a northern city but under the most aggressive Jim Crow regime in the country. Its existence was an argument. That argument is why it was destroyed.

SURVIVAL AND LEGACY

Greenwood was rebuilt. Within a year of the massacre, despite attempts to rezone the district, Black residents had rebuilt hundreds of homes and businesses — without insurance payouts, without government assistance, in defiance of a municipal government that had participated in their destruction. The rebuilt Greenwood flourished again through the 1940s. Its second decline came from urban renewal and highway construction in the 1960s and 1970s — the same federal policies that dismantled Black business districts across America. The economic legacy of what was destroyed in 1921 — estimated at more than \$200 million in present-day value when compound returns on destroyed wealth are accounted for — remains at the center of ongoing reparations arguments.

Connection	Detail
Parrish Street, Durham ('Black Wall Street of NC')	Home to NC Mutual Life Insurance (founded 1898, largest Black-owned business in America), Mechanics and Farmers Bank, and a dense corridor of Black professional and commercial enterprises — the same self-contained economic model as Greenwood, built under the same Jim Crow exclusion.
NC Mutual Life Insurance Co.	Founded by John Merrick and Dr. Aaron McDuffie Moore in Durham, 1898. Still operating today — the oldest continuously operating Black-owned business in the United States. Emblematic of the same institution-building strategy Greenwood represented.
Fayetteville's Gillespie Street	Fayetteville's Black business corridor followed the Greenwood pattern: Black-owned shops, barbers, funeral homes, and professional offices serving a community excluded from white commercial life. The Greenwood destruction was understood locally as a direct warning.
Urban Renewal Parallel	Durham's Hayti district — another dense Black business and residential community — was dismantled in the 1960s–70s by the construction of NC Highway 147. Fayetteville's Gillespie Street corridor experienced similar displacement pressures. The second destruction of Black Wall Streets was federal, not a mob.

GREENWOOD DIRECTORY — SELECTED INSTITUTIONS (1921)

Category	Institution / Figure	Note
Real Estate / Commerce	O.W. Gurley	40+ properties; district founder
Hospitality	Stradford Hotel (J.B. Stradford)	65 rooms — largest Black-owned hotel in U.S.
Medicine	Dr. A.C. Jackson	Most able Black surgeon in America (Mayo Clinic)
Transportation	Simon Berry (jitney/taxi)	Essential district transit; later aviation
Entertainment	Dreamland Theatre (Williams family)	750-seat cinema and ballroom
Press	Tulsa Star (A.J. Smitherman)	Black civic newspaper; Oklahoma Sun also active
Education	Booker T. Washington High School	All-Black faculty and principal

Faith	Vernon AME Church (est. 1905)	Survived the massacre; sheltered residents
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CHICAGO-STYLE CITATIONS

[1] Ellsworth, Scott. Death in a Promised Land: The Tulsa Race Riot of 1921. Baton Rouge: Louisiana State University Press, 1982.

TYPE: Peer-Reviewed Secondary

[2] Johnson, Hannibal B. Black Wall Street: From Riot to Renaissance in Tulsa's Historic Greenwood District. Fort Worth: Eakin Press, 1998.

TYPE: Peer-Reviewed Secondary

[3] Oklahoma Commission to Study the Tulsa Race Riot of 1921. Tulsa Race Riot: A Report by the Oklahoma Commission. Oklahoma City, 2001. Section III: 'Profile of the Greenwood Community.' <https://www.okhistory.org/research/forms/freport.pdf>

TYPE: Government Document · Oklahoma Historical Society

[4] Hirsch, James S. Riot and Remembrance: The Tulsa Race War and Its Legacy. Boston: Houghton Mifflin, 2002.

TYPE: Peer-Reviewed Secondary

[5] Messer, Chris M., Thomas E. Shriver, and Alison E. Adams. 'The Destruction of Black Wall Street.' American Journal of Economics and Sociology 77, no. 3-4 (2018): 789-819.

TYPE: Peer-Reviewed Secondary · AJES

[6] Smitherman, A.J. Tulsa Star. Contemporaneous issues, 1913-1921. Oklahoma Historical Society Newspaper Collection. <https://gateway.okhistory.org/explore/collections/TLSO/>

TYPE: Primary Source · Oklahoma Historical Society

[7] Brophy, Alfred L. Reconstructing the Dreamland: The Tulsa Riot of 1921 — Race, Reparations, and Reconciliation. New York: Oxford University Press, 2002.

TYPE: Peer-Reviewed Secondary

[8] Washington, Booker T. 'Boley, a Negro Town in the West.' Outlook, January 4, 1908.

TYPE: Primary Source

PAIRED PERSECUTION ENTRY

V-P2

Tulsa Race Massacre: The Burning of Black Wall Street (1921) · ERA V · Persecution — The organized destruction of what Greenwood built. These two entries must be read together: V-C3 documents the achievement; V-P2 documents the assault.

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