

AFRICAN AMERICAN ENTREPRENEURS FROM 1600 TO THE PRESENT

STRAND A TIME, CONTINUITY AND CHANGE

INFUSION POINT	BENCHMARKS	REFERENCES	SUNSHINE STATE STANDARDS
<p>African American Entrepreneurs (1619 to the Present)</p>	<p>S.S.A.1.4 Uses chronology, sequencing, patterns, and periodization to examine interpretations of an event.</p>	<p>Bennett, Lerone, Jr., <u>The Shaping of Black America</u>. Penguin Books, N.Y., 1993.</p> <p>Brown, Carolyn M. <u>Nobody's Business But Your Own</u>. Hyperion, New York, 1999.</p> <p>Brown, Carolyn M. <u>The Millionaire's Club</u>. Hyperion, New York, 1999.</p> <p>Colburn, Davis R. and Landers, Jane J., <u>The African American Heritage in Florida</u>. University of Florida Press, Gainesville, Florida, 1995</p> <p>Haskins, Jim, <u>One More River to Cross</u>. Scholastic Inc., New York, 1992.</p> <p>Hoover, Gary. <u>Hoover's Handbook of American Business</u>. The Reference Press, Austin, Texas, 1994.</p> <p>Katz, William Loren. <u>Eyewitness Touchstone Book</u>. Simon & Schuster, New York, New York, 1995</p> <p>McWhorter, Abner. <u>An Introduction to Business for African American Youth</u>. Expression Publishing, Detroit, M.I., 1995.</p> <p>Quarles, Benjamin. <u>The Negro in the Making of America</u>. Touch Stone Books, Simon & Schuster, New York, 1996.</p> <p>Weems, Robert E. Jr. <u>Desegregation the Dollar – African American Consumerism in the Twentieth Century</u>. New York University Press, N.Y., 1998.</p>	SS.A.1.4
			<p>GOAL 3 STANDARDS</p> <p>3.1 Information Managers</p> <p>3.2 Effective Communicators</p> <p>3.3 Numeric Problem Solvers</p> <p>3.4 Creative and Critical Thinkers.</p> <p>3.5 Responsible and Ethical Workers.</p> <p>3.6 Resource Managers</p> <p>3.7 Systems Managers</p> <p>3.8 Cooperative Workers</p> <p>3.9 Effective Leaders</p> <p>3.10 Multiculturally Sensitive Citizens.</p>

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GOAL: To have students perceive the importance of **African American** men and women **entrepreneurs** in the economic growth of the United States.

INFUSION POINT	OBJECTIVES
<p>African American Entrepreneurs (1619 to the Present)</p>	<p>Students will be able to:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Evaluate the role of African American entrepreneurs in the United States economy. <input checked="" type="checkbox"/> Analyze the composition of African American businesses in order to determine the function or “niche” that the African American businesses created in the Palm Beach County economy. <input checked="" type="checkbox"/> Examine basic economic concepts and apply them to African American Entrepreneurs in the past, present, and future in Palm Beach County and the State of Florida.

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INFUSION POINT	CULTURAL CONCEPTS / INFORMATION
<p>African American Entrepreneurs (1619 to the Present)</p>	<p>The economic power and efficacy of African Americans should be examined on a variety of levels. Economics is the social science that helps to explain how scarcity of capital, goods, services and human capital require individuals and institutions to make choices about how to use available resources. Economics also helps to explain the characteristics of different economic systems and institutions.</p> <p>The intellectual and economic curiosity of African Americans can be traced back to the time of the explorers of the Americas. Africans were among the first explorers who traveled to the Americas on the Atlantic Ocean currents that provided the trading passages between Africa and the Americas. These early Africans were versed in economics through the trading of their goods and materials on the world market.</p> <p>African Americans have been an important part in both the national and international consumer markets. It is also important that economic scholars acknowledge the economic world that African Americans sustained themselves in, as it pertains to life in the United States and the Americas since 1619. The year 1619, legally instituted the process of African enslavement with the arrival of 20 Africans in Jamestown, Virginia. The economic scholar should also be cognizant of the international perspectives that African Americans have contributed to the global economy by providing goods, services, and human capital for the world. Much of the world's laborers, gold, diamond, and other goods came from the continent of Africa. As a result of the resources, most European countries began trading with Africa. This international perspective enables the economic academician to determine the wide variety of influences that African Americans have given to the economic global society of which they are all a part.</p>

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<p>African American Entrepreneurs (1619 to the Present)</p>	<p>The first Africans came to American in 1619 with a history of trade and commerce and have been operating businesses for more than three hundred years. In 1619, the first generation of African Americans worked at accumulating money. By 1621, African American Virginians earned enough money to purchase land in Virginia counties. As a result of this investment, African Americans made their money by growing and cultivating tobacco and rice. However, by 1660, the economic opportunity for free African Americans was severely limited. To counteract this oppression, Emanuel Manna Bernoon and Mary Bernoon established the first oyster and alehouse, which opened in Providence, Rhode Island.</p> <p>African and African American entrepreneurs have always been a part of America’s economic and historical history. An entrepreneur is a person who organizes, creates, and operates a business organization. Some current notable of African American entrepreneurs are: Reginald F. Lewis, the chair and C.E.O. of “TLC Beatrice International”; Sharon I. McWhorter of “SMJ Corridor Development Company”; and Geralda L. Dodd, owner of “Integrated Steel, Inc”. Other past African American entrepreneurs include: Madame C.J. Walker, inventor of African American hair products and Booker T. Washington, organizer of the “National Business League” in Boston, Massachusetts. In 1900 there were 40,445 African Americans in businesses or related ventures. This lead to a surge of over 74,424 African American businesses. These businesses ranged from drilling oil wells in Native American territory to building and operating a street railway system in Jacksonville, Florida.</p>

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<p>African American Entrepreneurs (1619 to the Present)</p>	<h2 style="margin: 0;">AFRICAN AMERICAN ENTREPRENEURS</h2> <p style="margin: 10px 0 0 0;">1700 – 1820</p> <p style="margin: 10px 0 0 0;">Contacts between Native Americans and African Americans centered on the skills of negotiation and linguistics. African Americans were very important as trappers, scouts, and traders because they acted as a liaison between the White Europeans and the Native Americans. African Americans learned the language of Native Americans in order to enhance their trade and commerce with the Native Americans. The cooperative efforts of African American freedmen and the Native Americans gave rise to a successful economic partnership.</p> <p style="margin: 10px 0 0 0;">This early connection focused on the fur trade which allowed African Americans to become independent entrepreneurs. One example of an independent entrepreneur was Mr. George Bonga, who lived in Duldo, Minnesota. He was a trader, trapper, and an interpreter at the signing of the Chippewa Treaty of 1837. Another example of African American and Native American collaboration was James Beckwourth, a freedman in the early 1800's who became self-employed. He centered his work on trapping, trading, and working with medicine. He is credited with the discovery of a pass through the Sierra Nevada Mountains that is currently named in his honor. Mr. Beckwourth asserts that he established the trading post called "The Giant Blackwell Fort" at Pueblo, Colorado. He became a chief in the crow tribe.</p> <p style="margin: 10px 0 0 0;">The most famous of the scout entrepreneurs was an enslaved person named York. York was a Moor who was captured and sold illegally to Merriweather Lewis. He was the guide for the Lewis and Clark expedition that was commissioned by President Jefferson. Lewis and Clark's challenge was to map and chart the territories west of the Mississippi River. These</p>

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INFUSION POINT

CULTURAL CONCEPTS / INFORMATION

African Americans
Entrepreneurs
(1619 to the
Present)

areas became a part of the Northwest territories after the War of 1812. He was also very diplomatic in dealing with Native American languages and customs. York also spoke French and some English. It is believed that York eventually left Lewis and Clark and aligned himself with the Crow Culture.

Another famous early African American **entrepreneur** was Mr. Jean Baptiste Point DuSable. He was a freedman whose self-employment centered on trapping, farming mechanics, and trading post ownership. DuSable acted both as a middleman for the trading post and catalyst for African Americans, the British military, French settlers, and Native Americans who all connected on the shores of the Chicago River. DuSable is reported to have been the first non Native American to settle on the land that eventually became the City of Chicago. He was of African, Haitian, and French ancestry and spoke French, English, Spanish, and several Native American dialects. His brilliance as an **entrepreneur** is attested to the fact that the Mississippi Valley contained wealth along the Mississippi River due to this location. Chicago became the meeting place for both Native Americans and Europeans. DuSable surmised that any trader or merchant would have easy accessibility to Native American fur trappers and European American businesses. A merchant would also have access to other forts and trading parts that were in the area. Bonga, Beckwourth, DuSable, and York recognized their unique gifts in working with Native Americans and European Americans. They became cognizant of the fact that European American settlers moved on to Native American land that was explored and opened up by African American Scouts.

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<p>African American Entrepreneurs (1619 to the Present)</p>	<p>AFRICAN AMERICAN ENTREPRENEURS</p> <p>1800 - 1864</p> <p>African Americans had a very difficult time, both in the Northern and Southern sections of the United States of America, establishing their own businesses. Most African American businesses were small and concentrated mainly in the service industry. The exception to this rule was in the early 1800's when Mr. James Forten, a sail-maker, invented and patented a method for handling sails for sailboats. In 1832, he employed both African and European Americans in his Philadelphia plant. Mr. Forten grossed over \$10,000 dollars in 1832. Mr. Paul Cuffe, a mathematician and navigator earned more than \$20,000 in the fishing and trading industry in 1832. These mechanical trades were important economic indicators of this time. However, it should be noted that it was very difficult for a freed person to find employment in the mechanical trades as they were considered a job threat to European Americans. Trade unions refused to accept African American applicants, therefore, most freed persons became employed in unskilled jobs such as domestics, cooks, waiters, and porters.</p> <p>Since many African Americans were denied membership into the trade union, some examined other means of employment for economic survival. For example, in 1846, Aaron Washworth, became the largest cattle rancher in Jefferson County, Texas. His assets amounted to the ownership of 2,470 cattle and control of 4,578 acres of land.</p> <p>Additionally, Mr. Thomy Lafon of Louisiana amassed a fortune in "real estate" worth \$500,000. This led to the settlement of 18,000 freed African Americans permanent residence in the Parish of New Orleans in 1860. Together these freed African Americans owned \$15,000,000 in taxable property. But most African Americans who lived in Louisiana at this</p>

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<p>African American Entrepreneurs (1619 to the Present)</p>	<p>time were enslaved persons who did not have access to the freedmen culture.</p> <p style="text-align: center;">AFRICAN AMERICAN ENTREPRENEURS - RECONSTRUCTION</p> <p style="text-align: center;">(1865 – 1870) AND THE NADIR (1870 – 1900)</p> <p>The end of the Civil War emancipated most of the enslaved Africans in 1865. However, most African Americans did not own any property and turned to sharecropping as a way to achieve economic parity. Urban African Americans relied on the unskilled labor trades to provide for their economic security. Politically and economically the “Black Codes” were responsible for the lack of African American entrepreneurship. The “Black Codes” were laws of quasi legislation that southern legislators legally passed after the Civil War. These laws were written to replace the “Slave Codes” of the South and to restrict the legal, economic, and social rights of African Americans. One example of the “Black Codes” was for African Americans to pay for a license called an employment certificate which cost up to \$100.00. This license gave African Americans the occupational opportunity of seeking employment other than that of a servant or farmer. As a result of the legislated “Black Codes”, southern states sanctioned an overt discriminatory policy called Jim Crow Laws. These laws regulated the conduct and behavior of African Americans. In 1896, the Supreme Court of the United States adjudicated that the courts did not have authority to “eradicate racial instincts or to abolish distinctions based upon physical differences.”</p>

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<p>African American Entrepreneurs (1619 to the Present)</p>	<p>AFRICAN AMERICAN ENTREPRENEURS</p> <p>1900 - 1950</p> <p>One of the leading female entrepreneurs of this period was Madame C.J. Walker. She produced hair care products for African American men and women. Her first manufactured product was a cream that helped human hair to grow. By 1917 Madame Walker became the first female African American millionaire.</p> <p>Another example of entrepreneurship was in 1915, when Mr. William Latham, an attorney from Jackson, Mississippi, founded a Chicago Insurance Company. The company entitled “Underwriters Insurance Company”, was the first African American owned insurance company North of the Mason Dixon Line. Again, the success of this venture was mainly based on the fact that this business usually catered solely to African Americans.</p> <p>There were a number of other businesses that successfully promoted other products at this time. Some of the businesses produced and sold products such as dyes and/or soap, radios, burial caskets, coal, dolls, food products, and personal goods. The 1920’s promoted a huge expansion of African American businesses. This expansion wave affected all aspects of the American economy. In 1926, there were 30 African American banks with resources totaling \$13 million dollars. Unfortunately, these banks and other businesses became a part of a wide economic depression in the 1930’s.</p> <p>One of the leading political and economic leaders at this time was Mr. Marcus Garvey. He was a firm advocator of economic self-determination. Mr. Garvey was born in the Caribbean nation of Jamaica and arrived in New York City in 1916.</p>

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<p>African American Entrepreneurs (1619 to the Present)</p>	<p>Mr. Garvey founded the “Universal Negro Improvement Association”, whose purpose was to urge African American workers to be ready and available when opportunities came along. The association published a monthly newsletter that informed workers where the best jobs were located. The association also provided fellowships to African American professionals who wanted to improve their economic standing.</p> <p>Two other African American entrepreneurs, who amassed and lost a great fortune during this time period, were Mr. Herman A. Perry owner of “Standard Life” which was an African American legal reserve company. Some of the others organized by his were: The “Penny Savings Bank” of Augusta, Georgia, “Service Farm Bureau”, “Service Laundry”, and the “Citizen Discount Corporation”. Mr. Perry lost control of his companies in 1925. Another aspiring entrepreneur, Mr. Jesse Binga controlled large amounts of wealth through Chicago real estate and banking. By 1929, Mr. Binga and others controlled banking interests that totaled almost \$4 million dollars. The homes and businesses of Binga were among some of the casualties of the 1929 stock market crash.</p> <p>African American businesses often did enjoy success when they catered mainly to African American clientele. Most African American businesses were and are still dependent upon the process of buying and selling, availability of credit, market fluctuations, etc. Although some African American businesses were motivated by “racial pride”, most were and still are susceptible to the vulnerabilities of the market place.</p> <p>The African American consumer market has its large-scale origins in the early 1900’s. At the beginning of the twentieth century African Americans were located mainly in rural areas as small farmers, sharecroppers, small business owners, and</p>

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<p>African American Entrepreneurs (1619 to the Present)</p>	<p>“hire-outs”. Despite such barriers, African Americans vigorously pursued their economic ambitions. An example of African American business people who thrived during the period between 1900 and 1940 was Booker T. Washington, who wrote the book “The Negro in Business in 1907”. Mr. Washington asserted that in the year 1890, 18.7% of Black home owners homes and between 1890 and 1900 the percentage of home ownership increased to 21.8%. Another source of information that gives statistical information on the total worth of African Americans, between 1912 and 1950, was “The Negro Yearbook and Annual Encyclopedia of The Negro”.</p> <p>The 1912 “Negro Yearbook” reported that the total worth of African Americans in 1911 was \$700 million dollars. By 1917, African Americans owned and operated over two hundred types of businesses. Some of these businesses included bakeries, shoe repairs, dressmaking, fishing, sail makers, medical services, legal services and funeral directors.</p> <p style="text-align: center;">AFRICAN AMERICAN ENTREPRENEURS</p> <p style="text-align: center;">1951 TO THE PRESENT</p> <p>There have been a number of positive and negative changes in the economic future for African American entrepreneurs. Some population experts predict that by the year 2000, African Americans will be 72% of the population of Detroit, Michigan, 73% of the population of Atlanta, Georgia, 70% of the population of District of Columbia, and 70% of the population of New York City. Therefore, the great consumer power residing in African American communities is over \$500 billion dollars. Here are some examples of African American entrepreneur profiles: Mr. Emmett D. Carson, PHD, as president and C.E.O., Chief Executive Officer, of the Minneapolis Foundation. This business is a grant making operation that includes a 20 million-dollar</p>

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<p>African American Entrepreneurs (1619 to the Present)</p>	<p>program, whose goal is to help the people who are living in the 7 poorest areas of Minneapolis. Dr. Carson was the first manager of the Ford’s Foundation, \$10 million grant making operation. It included national and international philanthropical grants.</p> <p>Mr. Archie Givens, Jr. is the C.E.O. of Legacy Management and Development Corporation. This group manages and directs developers of real estate and affordable housing in Minneapolis, Minnesota. Mr. Givens is also the director of the Givens Foundation that supports reading literacy and fund-raising for scholarships to students to continue their education.</p> <p>Mr. Comer J. Cottrell Jr. is the president and C.E.O. of “Pro-Line” Corporation. This is a business that he founded in 1970. This Enterprise produces and distributes hair care products. “Pro-Line” is #34 on the “Black Enterprise” list of 100 African American businesses owned in the United States. Mr. Cottrell is also a partner/owner of the Texas Rangers Baseball Team.</p> <p>Mr. William G. Mays is the president and C.E.O. of “Mays Chemical Company”, which specializes in distributing chemical products to food, pharmaceutical and automobile industries. Mr. Mays also owns and operates a newspaper called “The Indianapolis Recorder”. He is also part owner of the Hoosier Radio and Television properties.</p> <p>Clifton Wharton Jr., president of the Teachers Insurance Annuity Association/College Retirement Fund; A Barry Rand appointed President of Xerox Marketing, and Kenneth I. Chenault who is now president of the Consumer Card Group of American Express Travel Related Services Company.</p> <p>It is now obvious that African Americans have been and are, an integral part of the growth and wealth of the United States of America. African Americans have contributed to the growth of this nation through their consumer choices, business</p>

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African American Entrepreneurs (1619 to the Present)	<p>practices, and other constructive economic activities. The economic scholar must acknowledge the worth of all of the contributors to the American culture. African American economic contributions to American life were one of America's first to aid in the growth of this nation.</p>

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INFUSION POINT	LINKAGES TO AMERICAN HISTORY
<p>African American Entrepreneurs (1619 to the Present)</p>	<ul style="list-style-type: none"> ➤ 1619 - The legal institution of African enslavement in the United States of America with 20 Africans landing in Jamestown, VA. ➤ 1621 - Some indentured African servants earn enough money to purchase land in Virginia ➤ 1660 - Economic opportunity for free African Americans becomes severely limited ➤ 1800 - Mr. James Forten invents and patents a method for sail making ➤ 1814 - Enslaved Moor York leads the Lewis and Clarke expedition ➤ 1837 - Chippewa Treaty signed with Mr. George Bonga as interpreter ➤ 1850 - Aaron Washworth of Texas largest cattle raiser in Jefferson County, Texas. ➤ 1862 - Civil War ➤ 1865 - Emancipation Proclamation ➤ 1866 - Share cropping becomes an economic lifeline for emancipated African Americans ➤ 1867 - The “Black Codes” are instituted ➤ 1870 - Rise of the “Klu Klux Klan” ➤ 1870 - Period of the “Nadir” begins ➤ 1870 - Jim Crow Laws ➤ 1880 - Race Riots based on economic discrimination ➤ 1880 - African American lynching expands and continues until the 1920’s ➤ 1895 - Booker T. Washington’s speech “Atlanta Compromise” ➤ 1900 - Strawberry Schools – These were schools that African American children attended in Florida that were opened in the summer. These schools were closed during the winter to enable the African American children to work in the strawberry fields.

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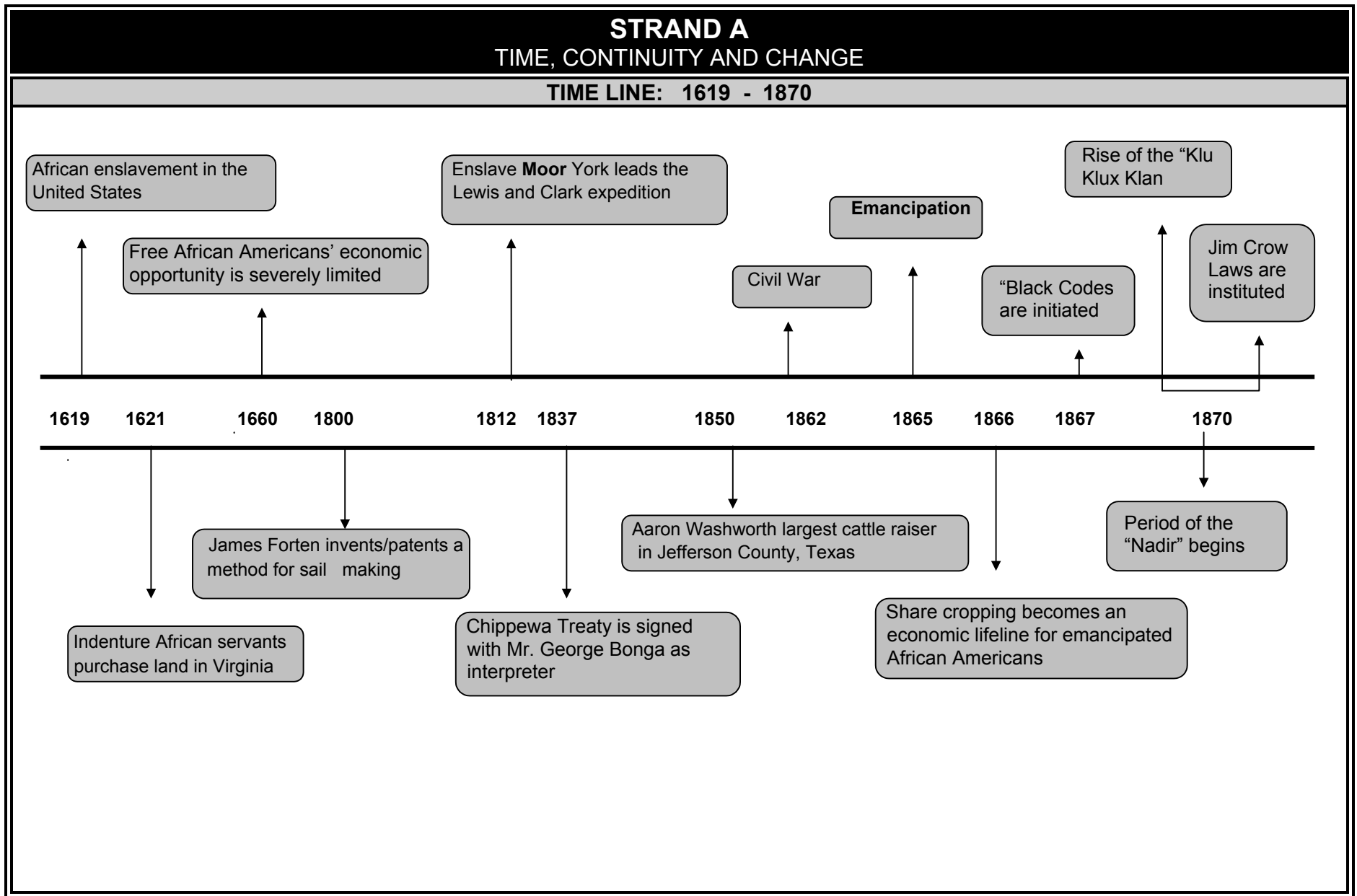
INFUSION POINT	LINKAGES TO AMERICAN HISTORY
<p>African American Entrepreneurs (1619 to the Present)</p>	<ul style="list-style-type: none"> ➤ 1902 - “Souls of Black Folk” written by W.E.B. Dubois ➤ 1903 - Maggie Lena Walker was the first female in the United States to head a bank (Saint Luke Penny Bank). ➤ 1909 - NAACP is established ➤ 1911 - Urban League is formed ➤ 1912 - The “Negro Yearbook” and the “Annual Encyclopedia of the Negro” is published ➤ 1914 - World War I begins ➤ 1915 - William Latham founder of the “Underwriters Insurance Company” ➤ 1916 - Marcus Garvey comes to New York City ➤ 1917 - World War I ends ➤ 1917 - Madam C.J. Walker becomes the first African American female millionaire ➤ 1920 - There are over 74,424 African American businesses in the United States of America. ➤ 1926 - Negro History Week organized by Carter G. Woodson ➤ 1929 - Great Depression begins ➤ 1929 - Stock Market Crash impacts all businesses, including African Americans ➤ 1935 - African American Workers are accepted in some unions and barred from joining other unions ➤ 1939 - Tuskegee Airmen Experiment begins at Tuskegee Institute ➤ 1940 - World War II was in full swing and continues until 1945 ➤ 1941 - United States enters World War II ➤ 1945 - United States highway system begins to destroy African American businesses and communities ➤ 1946 - World War II ends ➤ 1950 - Ralph Bunche becomes the first African American to earn the “Nobel Peace Prize” ➤ 1951 - Harry T. Moore, NAACP President in Florida, was killed by a bomb blast in his home

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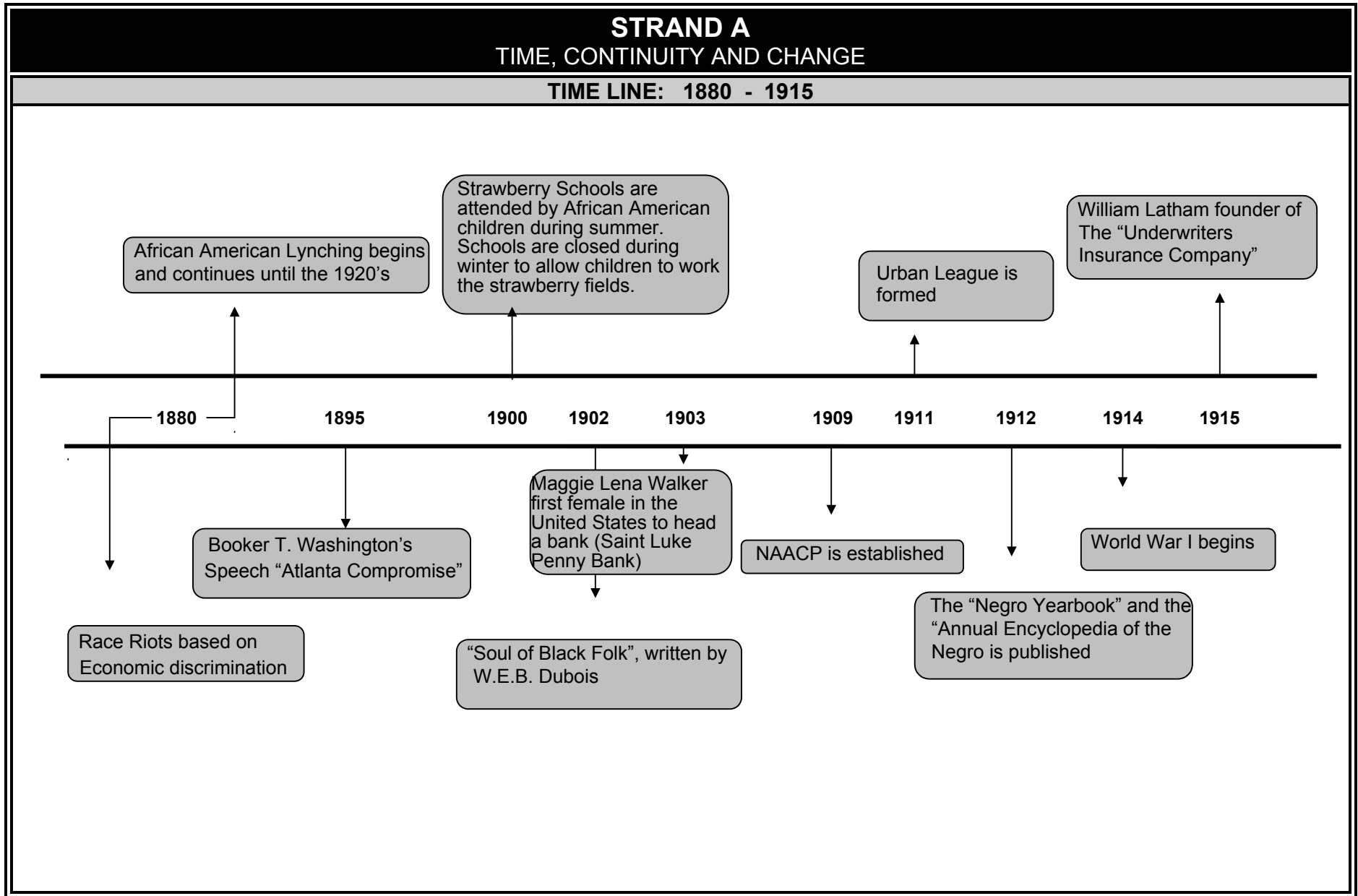
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INFUSION POINT	LINKAGES TO AMERICAN HISTORY
<p>African American Entrepreneurs (1619 to the Present)</p>	<ul style="list-style-type: none"> ➤ 1954 - Brown vs Topeka, Kansas Board of Education Decision.; The Supreme Court ruled that separate is not equal and recommended ways to stop rampant segregation. ➤ 1955 - Rosa Parks refused to give up her seat in front of the bus in Montgomery, Alabama. ➤ 1955 - The death of Mary McLeod Bethune ➤ 1955 - Death of Emmett Till (14 years old) in Money, Mississippi. His death galvanized the Civil Rights Movement ➤ 1957 - Civil Rights Act of 1957 became the first Civil Rights Legislation since 1875 ➤ 1963 - Civil Rights March on Washington, D.C. ➤ 1964 - Title VII of the Civil Rights Act is enacted to give equal rights to African Americans ➤ 1966 - Urban Riots took place throughout the United States of America and continued until 1970 ➤ 1967 - Thurgood Marshall was named to the Supreme Court of the United States of America ➤ 1968 - Dr. Martin Luther King, Jr. is assassinated. ➤ 1970 - Womens rights and gender equality issues continue to be a critical part of the national political agenda ➤ 1970 - Mr. Comer J. Cottrell Jr. begins the “Pro-Line Corporation” that is #34 on the list of 100 Black Business in the United States. ➤ 1990 - African Americans boycott Miami businesses after local officials “snub” Nelson Mandela of South Africa ➤ 1992 - “White” conservative political movement begins; European Americans continue to flee to the suburbs ➤ 1992 - Alcee Hastings becomes the first African American elected to Congress from Florida, since reconstruction, 125 years ago ➤ 1995 - The Million Man March in October in Washington, D.C. ➤ 1998 - Robert E. Weems Jr. writes the book “Desegregating The Dollar” – African American Consumerism in the Twentieth Century”

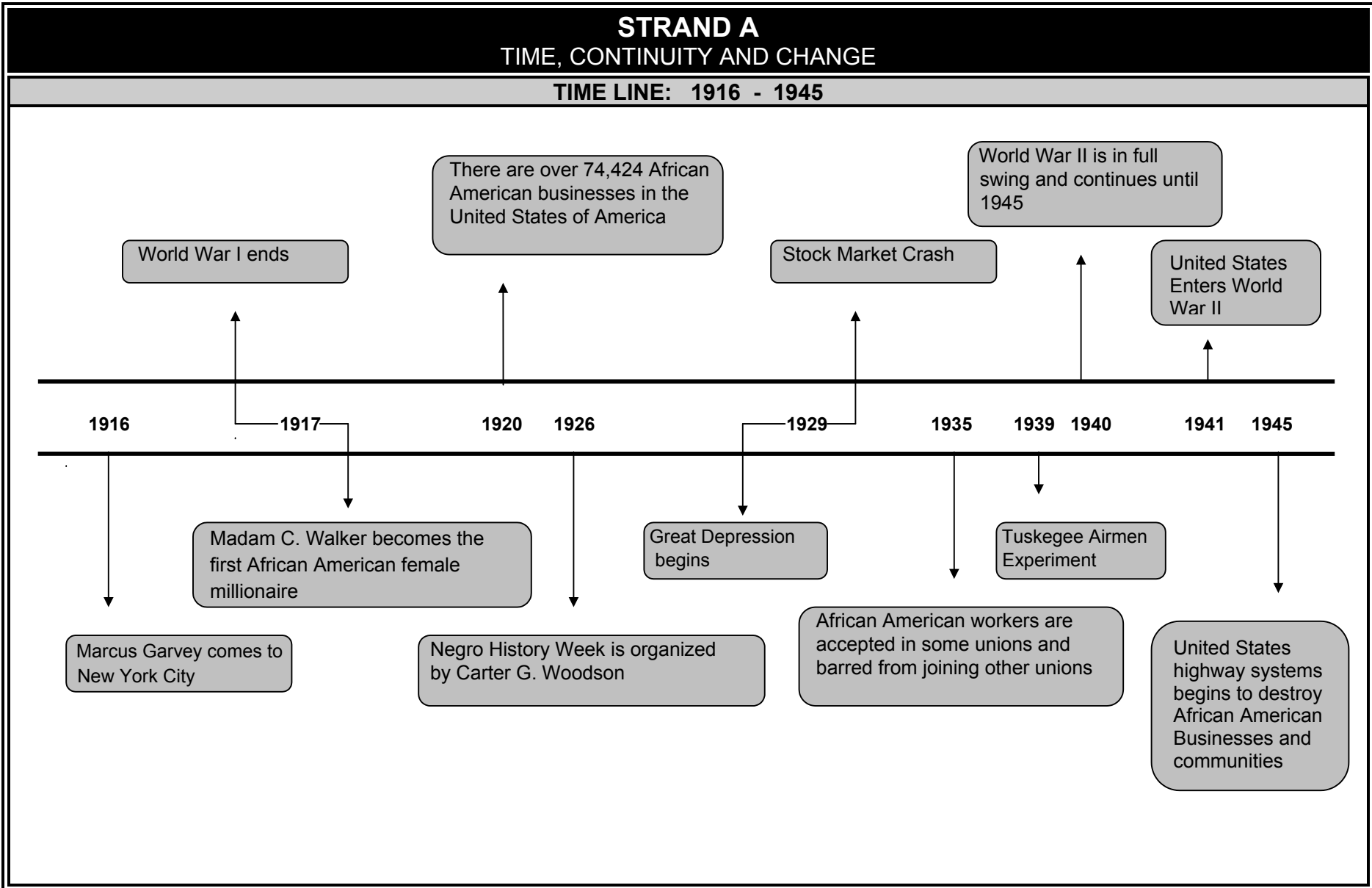
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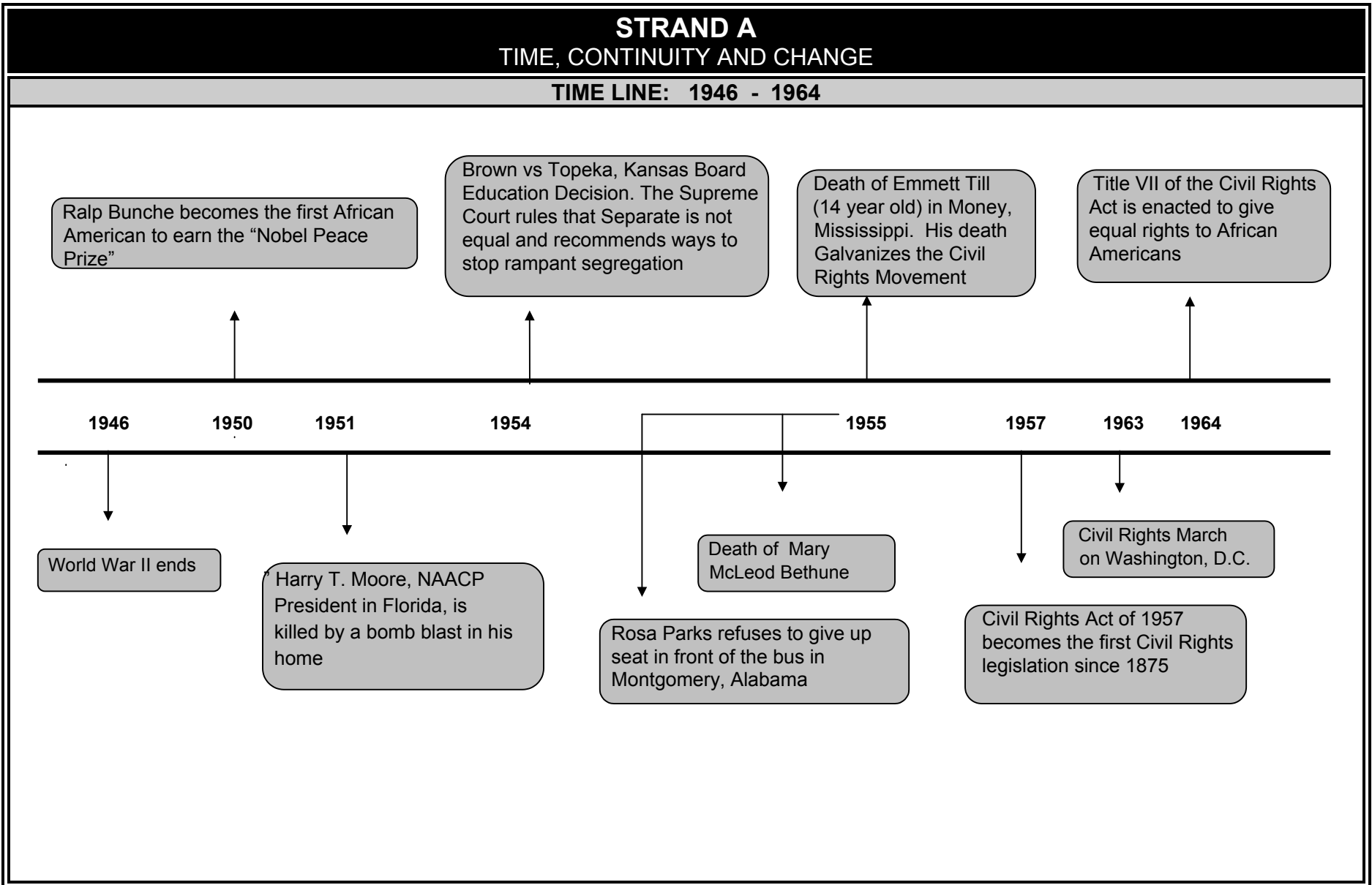


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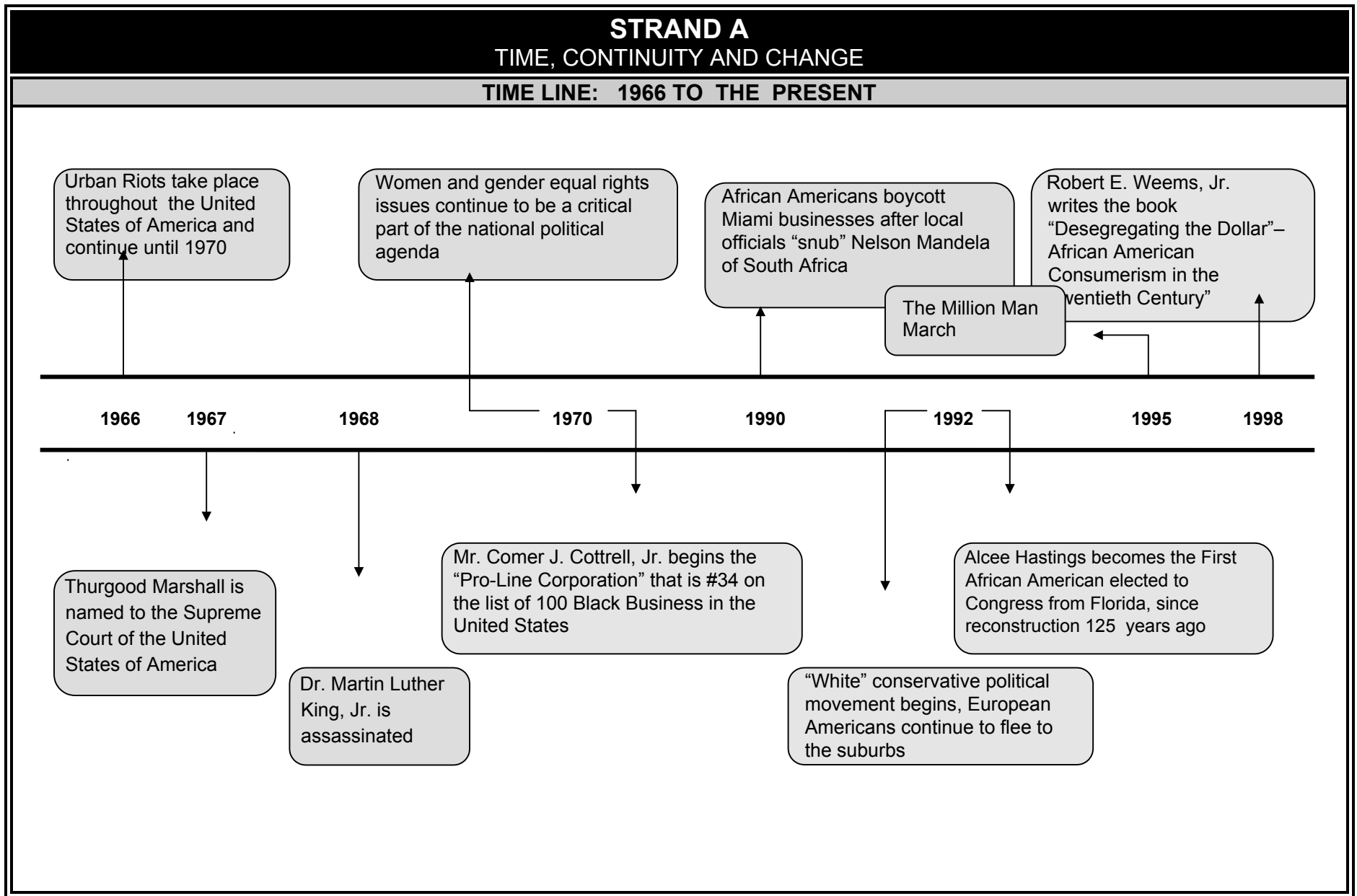
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TIME, CONTINUITY AND CHANGE

TIME LINE: 1946 - 1964



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INFUSION POINT	DEFINITION OF KEY TERMS
<p>African American Entrepreneurs (1619 to the Present)</p>	<ul style="list-style-type: none"> ➤ African Americans - People of African Ancestry who live in the Americas. ➤ Allocation - To determine according to a plan. ➤ Black Codes - Illegal Southern Laws that regulated the political, economic, and social behavior of African Americans after the Civil War. ➤ C.E.O. - Chief Executive Officer. ➤ Consumer - A person who makes purchasing choices in the economic arena. ➤ Cognizant - To be aware of something. ➤ Distribution - To share, divide or “portion up” ➤ Economics - The study of the means, management, production, and distribution of wealth in a given area. ➤ Efficacy - The achievement of desired results. ➤ Emancipate - To set free. ➤ Enterprise - A business.

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INFUSION POINT	DEFINITION OF KEY TERMS
<p>African American Entrepreneurs (1619 to the Present)</p>	<ul style="list-style-type: none"> ➤ Entrepreneur - A person who assumes the risk of business ventures. ➤ “Hire Outs” - People who allow themselves to work for others. Usually transient workers. ➤ Jim Crow - Southern Laws from 1865 to 1955 that restricted the movement of African Americans. ➤ Liaison - A means of communication between various groups of people. ➤ Linguistics - Relating to the study of language. ➤ Moor - A native from the northern coast of Africa who lived on the Iberian Peninsula. ➤ Parity - Equality, equal in value. ➤ Parish - A political division of the State of Louisiana. ➤ Racial Pride - The feeling of success and pleasure in one’s racial composition. ➤ Resources - Available money or supplies that can be used to accomplish economic goals. ➤ Scarcity - Insufficient supply or amount of something. ➤ Service Industry - Work that is performed for others, (i.e. Social Worker, Physician, Educator.)

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RECOMMENDED STUDENT ACTIVITIES

Humanities/Arts

- Diagram and display the variety of **Resources** used by different cultures to represent monetary mechanisms of exchange, (i.e. Cowrie Shell in Africa.)
- Examine the function of an African American Art Gallery and explain why economic choices are a part of an Art Gallery owner's problem.
- Construct a graphic organizer that describes the economic life of a C.D. (Begin with **Resources** needed for production and end with **consumer** choices.
- Develop a scrapbook of African American men and women millionaires.



Curriculum
Infusion

Social Studies / Economics

- Describe the components of a bank. How does a bank's financial situation impact on the local, state, national, and international communities it serves.
- Analyze at least four types of financial institutions found in the State of Florida.
- Construct graphic organizers to show the similarities and differences between the different types of financial institutions in Palm Beach County
- Conduct four business interviews with African American **entrepreneurs** in Palm Beach County. Include: Type of business, funding, length of stay, location, credit availability, etc.

Research Skills

- Complete a research paper that describes the characteristics of money; include money's durability, portability, diversity value, **scarcity**, and acceptability.
- Using the Internet prepare a paper on Caribbean economic contribution to the United States and the World.
- Using the Internet document the African Americans and Hispanics' share of the Gross National Product (GNP).
- Using the interview method, secure data from the Economic Development Department about African American business growth in Palm Beach County.

AFRICAN AMERICAN ENTREPRENEURS FROM 1600 TO THE PRESENT

STRAND A TIME, CONTINUITY AND CHANGE

RECOMMENDED STUDENT ACTIVITIES

Language Arts

- Compose a checklist that one would use as a guide to buying on credit. For example, "Do I really need this item?"
- Construct a journal in which one could keep track of one's spending for a seven-day period.
- Write a paper on the "Profit Motive". Does it motivate business operation? Or does it hinder business operation?
- Create a "book" on the contributions of African American business to the United States. The stories should be related to the pictures.

Science

- Examine the function and make-up a veterinary clinic.
- Analyze the architecture of a fertilizer plant.
- Describe one of the experiments completed by Carter A. Woodson.
- Review the scientific discovery of Charles Drew in Blood Plasma.
- Describe the experiment Nathaniel Hale Williams in Heart Surgery.

Curriculum Infusion

Mathematics

- Compute the interest on a typical home loan. Commercial Bank, 9%; Credit Union, 8%; Savings and Loan, 7.8%; and Savings Bank, 10%.
- Describe the economic movement of a check that has been written to an African American bookstore, from the moment it is written to the moment it is deposited into the bookstore owner's account.
- Analyze the variety of methods that credit card charges can be computed by a lender, (i.e. previous balance, adjusted balance, past due balance, and average daily balance.)

Critical Thinking

- Examine and explain a union contract; include working conditions, fringe benefits, working hours, wages, job security, and management attitude.
- Create a presentation to a bank executive for a business loan for a new venture.
- Make a presentation on the stock market shifts for two weeks.
- Make a presentation on the percentage of businesses started by African Americans in the past 12 months.

AFRICAN AMERICAN ENTREPRENEURS FROM 1600 TO THE PRESENT

STRAND A

TIME, CONTINUITY AND CHANGE

INFUSION POINT

RECOMMENDED STUDENT EVALUATION

African American
Entrepreneurs
(1619 to the
Present)

Pre/Post Assessment



AFRICAN AMERICAN ENTREPRENEURS FROM 1600 TO THE PRESENT

STRAND A TIME, CONTINUITY AND CHANGE	
INFUSION POINT	RECOMMENDED STUDENT EVALUATION
<p>African American Entrepreneurs (1619 to the Present)</p>	<p style="text-align: center;"><i>Pre/Post Assessment</i></p> <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p>K. CURRENT KNOWLEDGE – FORMATIVE ASSESSMENT</p> <ul style="list-style-type: none"> ➤ Use a teacher made assessment instrument to determine how much students know about microeconomics theories and practices. ➤ Assess student’s knowledge about the types and amount of businesses owned by African Americans in Palm Beach. <p>W. WHAT IS TO BE LEARNED? PROCESS ASSESSMENT</p> <ul style="list-style-type: none"> ➤ Use a matrix to evaluate the quality of the interviews conducted by students. ➤ Use unit content to formulate assessment items, i.e. on the chart of African American business in Palm Beach County. ➤ Use journals, presentations, and portfolios in the process of assessing student knowledge of the content. ➤ Use cooperative groups to present results of the assigned research projects (use matrix to assess). <p>L. WHAT WAS LEARNED? SUMMATIVE</p> <ul style="list-style-type: none"> ➤ Use journals and portfolios to assess gains in knowledge and skills. ➤ Use multiple-choice exams and essays on the unit content. ➤ Use product evaluation such as a scrapbook on entrepreneurs. ➤ Use essay exams to determine gain from the pre-assessment. </div>