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“Do You Know Who That Is?”

TIMUEL D. BLACK JR., A REVERED CHICAGO HISTORIAN AND CIVIL RIGHTS activist, remembered seeing Jesse Binga twice.¹ The first time was in the mid-1920s, when Timuel was a little boy and his father brought him to a narrow building on Chicago’s South Side in the heart of the city’s crowded neighborhood known as the Black Belt. This building was where many African American fathers and mothers often brought their children; it was part of the ritual.

The gray stone building, near the corner of Thirty-Fifth and State Streets, had tall Ionic columns, large windows, and two heavy front doors of glass and wood. Little Timuel waited while his father pulled a door open, and together they walked inside.

This was a bank building, and although the city had plenty of banks, this one was unique: it was owned by an African American man, and it was the first black-owned bank in Chicago. Thousands of black men and women brought their children here, not just to see the bank but also to point out the man who owned it and to take in the lessons of his ownership.²

As Timuel and his father walked past the tall check writing desks with cut glass inkwells and polished brass penholders, they heard only the soft, clicking echoes of their shoe heels on the marble floor. It was the sound of wealth, a sound normally reserved for the lobbies of those massive, well-appointed banks downtown, but this was the Black Belt.

Timuel’s father pulled his son to a stop when he spotted a gray-haired man in his late fifties greeting customers in front of the teller cages. The man was brown-skinned and handsome, dressed in a three-piece suit as neat as a ledger sheet. He wore a starched white shirt with a high collar and

a tie pulled in a tight knot and fixed in place by a gold stickpin. His sturdy straight physique made him appear taller than his already above-average height and emphasized an already obvious point: he was the man in charge.

Timuel's dad, who had moved his family to Chicago from Alabama, where he had once witnessed a lynching in Birmingham, pointed to the man in the suit and explained that this man owned the bank and was living proof that a black man could accomplish anything.

"That," his father said, "is Jesse Binga."

Binga.

Every man, woman, and child in Chicago's Black Belt knew that name. Jesse Binga was the moneymen of the Black Belt, the king of America's black Wall Street. In the 1920s, just hearing the strange and poetic sound of his name conjured up an image as constant and permanent as the chiseled letters on the front of the bank. The Binga Bank had an unforgettable ring to it, like a cash register.

Black people—and some whites too—came from all over the city to tuck away their earnings in the safety of Binga's house of money. Their children were pulled along, with pennies rattling inside tiny tin Binga Banks. If a black man needed a loan to buy a house, he could go see Mr. Binga. If he needed a room, an apartment, a house, or some walking-around money, Mr. Binga was the man for that too.

Binga was a symbol of success in the Black Belt, someone who embodied the possibility of the American Dream. His name, or just his initial *B*, was an emblem of wealth, as much as the painted dollar signs that formed a big circle around a large advertisement on the side of his building. A swirling letter *B* was sculpted in flowers at his banquets, printed on the front of his bank's passbooks, and painted in twenty-four-karat gold on his family's china plates.

Everybody in the Black Belt knew the name "Binga," but few really knew the man. He didn't have many friends, certainly not many close friends. He mostly kept to himself in that roomy redbrick house on South Park Avenue, the one with the elevator behind the stairs, a second-floor gym, and a rotating clothes dryer the size of a small room in the basement.

"People knew his name," said Timuel D. Black Jr., "but for the most part he was a mystery."

The second time Black saw Binga was about fifteen years later. Black was then working as a clerk at Kaplan's Grocery and Liquor Store at Fifty-Ninth Street and Michigan Avenue. It was around 1940, and Black was handling sales behind the front counter one day when a slightly stooped, elderly man with short-cropped gray hair walked slowly into the store.

The man wore a business suit with a white shirt and a tie. His clothes were neat, but his suit was dated, shiny, and thinned by wear. He made his way through the aisles at a deliberate pace, carefully studying prices; his hands trembled slightly.

Up at the counter, Black was talking to a friend who saw the old man and asked, “Do you know who that is?”

Black looked down the aisle and studied the man making a path through the sawdust on the worn linoleum floor.

“That,” his friend said, “is Jesse Binga.”

2

The Black Sedan

SHORTLY AFTER MIDNIGHT ON JUNE 18, 1920, A BLACK SEDAN SLOWLY PULLED up in front of a two-story redbrick house in the middle of the 5900 block of South Park Avenue. A man got out, stepped off the running board and hustled to the front stairs, gingerly placed a package on the porch, and hurried back to the car.

As the sedan sped off, the package exploded in a deafening blast that sent the porch pillars spinning onto the street while shattering windows up and down the block. Neighbors, all of them white and some still in pajamas, quickly gathered in front and tiptoed through the debris to look at the damage. The portico was blown off, half of the porch floor was gone, and the remainder of the roof was left sagging. Remarkably, no one was hurt,¹ and while those who gathered were startled by the blast, they weren't surprised.

This was the fifth time in seven months that Jesse Binga's house at 5922 South Park Avenue (fig. 1) had been bombed (fig. 2). Each bombing was racially motivated. The Bingas were the first black family to move onto the block and were still the only black family, but when they settled there in 1917, nobody bothered them. In fact, neighbors were "very friendly to them, exchanging pleasant greetings whenever they came into contact with them and even unto this day Mr. and Mrs. Binga are on friendly terms with their white neighbors," according to the July 3, 1920, edition of the *Broad Ax*, one of Chicago's black newspapers.²

But as South Side neighborhoods increasingly turned from white to black, racial tensions grew along with threats of violence. By 1920 many whites, particularly in the neighborhoods near the Black Belt, saw Binga



Fig. 1. *Jesse Binga's house at 5922 South Park Avenue. The Bingas bought this redbrick house in 1917. (South Park Avenue was originally named Grand Boulevard, then it became South Park Avenue, then South Parkway, and today it is Dr. Martin Luther King Jr. Drive.)* PHOTOGRAPH COURTESY OF CAROLYN LOUISE DENT-JOHNSON.



Fig. 2. *Undated photo of Jesse Binga's house after a bomb exploded on the front porch, likely in the summer of 1920 or 1921—Binga's house was bombed and damaged both of those summers.* PHOTOGRAPH COURTESY OF CAROLYN LOUISE DENT-JOHNSON.

as an ominous threat to their daily lives. Binga was a fearless, freewheeling individualist out to make money without bowing to Chicago's racial boundaries and customs. To whites, he was more than just a troublemaker. He was a self-made man who listened to his own counsel as he pulled in buckets of money using his real estate firm and bank to move blacks into white neighborhoods.

Jesse Binga was in the vanguard of a growing group of individuals whom some observers called the "New Negro." By the 1920s most everyone on Chicago's South Side knew his name. In the Black Belt, he was a bright symbol of aspiration and unblinking ambition.

"The difference between savagery and civilization is thrift," one of his bank ads proclaimed. Binga advocated what he called an "economic morality."³ That morality, as Binga preached it, meant self-sufficiency, which came from spending within your means, paying your bills on time, and working to "save, save, save," preferably in Binga's bank. It meant owning property, such as one's own house. And, perhaps its most important principle, it meant patronizing black-owned businesses.

For the first thirty years of the twentieth century, Binga was an outspoken champion of self-help in Chicago's black community. This was a time when blacks were continually under siege as the Black Belt grew and struggled to define itself. Their ambitions swelled to include jobs they never before had and homes they never before owned. And for that they were under attack. Binga preached an American gospel of hard work, self-reliance, and disciplined savings, yet he was arguably the most hated man in Chicago, at least in white Chicago.

To some whites, Binga was an American success story. To most others, he was a symbol of unwanted change as he resisted every move to control his life and business. The pressure was building for years. Every time he walked out of his house, his bank, his office, or while looking at a building to buy, everywhere Binga went, he likely had to be on guard, look over his shoulder, and size up any approaching stranger. Threatened by anonymous phone calls and unsigned letters, he had to be ever mindful of his surroundings. A trusted aide chauffeured him around town, and his wife stationed armed guards on the sidewalk, gangway, and alley around his house.⁴ By 1919, Binga was a lightning rod for the worst race riot in Chicago history.

From July 1, 1917, to March 1, 1921, a black-occupied residence in Chicago was bombed every twenty-three days. There were fifty-eight bombings in that span, and while most left only property damage, two people were killed, including a six-year-old girl who was catapulted out of her bed by one blast and slammed into a ceiling.⁵

Binga's business and home were hit eight or nine times, including the bombing of his house in the late summer of 1921.⁶ Other properties he leased or sold were also bombed, and Binga was routinely threatened.

Certainly many bombs were set at the properties of white and other black realtors, including the home of Chicago's first black alderman, Oscar DePriest.⁷ But no one in Chicago was targeted more than Jesse Binga.