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Wright Mutual Insurance Company was organized by an undertaker, by the name of Arthur Garfield Wright. He was a very successful businessman and undertaker. In fact, it has been quoted that Mr. Wright was one of the first Black millionaires in this town. He had, what we call, a burial association, and that was converted to Wright Mutual Insurance Company in 1942.

1942

The assessment company only provided a small amount of life insurance, with a maximum of five hundred dollars, when the company started. And finally it was increased to fifteen hundred dollars, that was only for the purpose of burial expenses. As the company progressed, it had difficult problems with its operation. And, so, in 1950 I came to really run the company because it was in the red with its operation.

1950

At that time Blacks had trouble getting life insurance because of the fact the major White companies would not insure Blacks because of the so called high mortality. You could get a limited amount of insurance. The major White companies were classifying Blacks in their high mortality category. They were limited as to the amount they would insure. There were many insurances that wouldn't insure Blacks at all.

There was a high mortality rate simply because Blacks did not have access to health facilities. The income was very low and they had the worst jobs in the world. Consequently, they

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had the worst pressure, a strain, that affected their well being. And, as a result, even hospitals discriminated to a degree. And so, that caused a higher markup than the Whites. Since that time the Blacks have been catching up very fast, in longevity, with Whites. There is a small difference now according to the actuary statistics.

What were some of the things you enjoyed the most during 1945 to '67? What did you like about Detroit?

The number of Black businesses that were in Detroit. At one time Detroit had more Black businesses, I suppose, than any of the major cities. And that's come because of the Booker T. Washington Business Association, organized in <sup>1930</sup>1935. ~~1935~~

The Booker T. Washington Association at that time had their own display where they would have a big exhibit fair where they would put wares on display once a year and then, I suppose, they exchanged ideas and experiences.

I think it's important to know that Detroit, starting with WWII was a mobilized arsenal of war, the manufacturers of tanks, and pulling people together. It helped to mobilize people and it created employment for a better quality of life. I suppose it was the first major city that had so many Black homeowners, I mean of single homes. The large population of homeowners did a lot for Detroit and its people because they took pride in their homes. And people upgraded themselves into a better home and a better environment, and that kept the spirit and kept them ambitious, continuing to strive for

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higher accomplishments.

Many of the leaders of Detroit served at one time as President of Booker T. Washington Association, for instance, Secretary of State Richard Austin was President at one time. As I said, many Blacks in high places today are people that have once served as president of the Booker T. Washington Association or are members.

At one time the Chamber of Commerce had no Blacks as members, and as things began to change they began to open up. I remember a person coming right into my office before we expanded to recruit me into becoming a member of the Chamber..... And I recall when the YMCA just started to change. The Chairman of the Board of First Federal was Chairman of the Executive Committee like the Chairman of the YMCA Board. And he drove to my door with his chauffeur and came in my office to recruit me to serve for the Metropolitan 67), YMCA. That just goes to show things weren't open in '67 and those Blacks that they felt were successful, they would go out of their way to recruit them. That's why I say the Chairman came to my door.

I really think that the mere fact that equal opportunity presented itself to Blacks in this community has been a tremendous plus for Detroit because many of them would not have had the opportunity in government, holding big positions or being exposed.

The mere fact that New Detroit was born in '67. Just to

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give you a personal experience, I didn't know Henry Ford II, previously. But after becoming acquainted with him personally, I could call Mr. Ford if he was in his office or if he was in New York. He's one man that returned my call. If I hadn't been involved in New Detroit I wouldn't have had the opportunity to meet Mr. Ford, or get close to Mr. Ford.

And I remember another incident when the United Negro College Fund Alumni met in Detroit when Mr. Jim Roache was the chairman. And they wanted Mr. Roache as speaker, and most of the time those fellas are hard to get. By being affiliated with New Detroit I was able to get Mr. Roache to be the luncheon speaker. And the same thing with Joe Hudson or Max Fisher. This exposure was beneficial to them and beneficial to the Black community because you moved the barriers when New Detroit was formed. And they sat down to talk with Blacks, because of the serious nature of the riot, and decided that, "Looky here, the business community must do something to solve this racial problem." And they did, they put money in and they were involved personally... not at a distance... personally.