

## **Merrick, John** <sup>[1]</sup>

### **Merrick, John**

by Walter B. Weare, 1991; Revised by Jared Dease, Government and Heritage Library, December 2022

**7 Sept. 1859–6 Aug. 1919**



Photograph of John Merrick, circa 1917. Image from Archive.org.

<sup>[2]</sup>John Merrick, black businessman, community leader, and founder of the North Carolina Mutual Life Insurance Company <sup>[3]</sup>, was born in Sampson County <sup>[4]</sup>, the son of an enslaved mother; his father is unknown. At age twelve he moved with his mother to Chapel Hill, where she worked as a domestic while he labored in a local brickyard <sup>[5]</sup> and learned to read and write in one of the Reconstruction <sup>[6]</sup> schools. After six years in Chapel Hill, his mother married and left the South. Merrick remained in North Carolina and became a brick mason in Raleigh, where he worked on the construction of Shaw University <sup>[7]</sup>.

The uncertainty of his trade forced him into a Raleigh barbershop as a bootblack, but he quickly advanced to barbering and acquired a partnership in the business when it moved from Raleigh to Durham in 1880. By 1892 Merrick had assumed full ownership of the business and expanded it to include five barbershops in Durham, three for whites and two for blacks. In the meantime, with the encouragement of the Duke family and other white business leaders, he had begun a real estate business devoted largely to constructing housing for the waves of black migrants seeking employment in Durham's burgeoning tobacco industry. More significantly for his future, Merrick had become an organizer for a fraternal insurance society, the Royal Knights of King David <sup>[8]</sup>.

With that experience, Merrick in 1898 took the lead in launching the North Carolina Mutual and Provident Association (renamed the North Carolina Mutual Life Insurance Company in 1919), which became the largest black business in the United States. With its attendant enterprises, the firm earned Durham <sup>[9]</sup> a reputation as the "Capital of the Black Middle Class." Merrick served as president of the North Carolina Mutual from its founding until his death. The success of the company and its offspring, most notably the Mechanics and Farmers Bank <sup>[10]</sup> (1908), brought him national fame as a black representative of the New South and as vindication for the philosophy of Booker T. Washington. He eschewed direct politics and instead called for self-help and racial solidarity, all in the optimistic context of a developing southern economy and skillfully built patron-client relationships with the white community. Benjamin Newton Duke <sup>[11]</sup> and John Sprunt Hill <sup>[12]</sup>, two of Durham's leading white industrialists, summarized the popular meaning of Merrick's career as a "connecting link" between the old and the new life of the South and the African-American, "between the old life of discontent, idleness and poverty and the new life of satisfaction, industry and success," a career that could "point the way out of the warfares between labor and capital, [and] racial conflicts." In the black community Merrick was no less a symbol of racial progress, holding out the hope of separate development within the biracial structure of the New South. In his later years he became something of a patron of charitable causes, not only stimulating white philanthropy, but also providing personal support for St. Joseph's African Methodist Episcopal Church, Kittrell College <sup>[13]</sup>, Lincoln Hospital, the Durham Colored Library, and

other Afro-American institutions.

Merrick married Martha Hunter of Raleigh. In their Victorian home on Durham's Fayetteville Street, they reared five children: Geneva, Mabel, Martha, John T., and Edward. Merrick's widow survived until 1939; his son Edward joined the North Carolina Mutual in 1907 and served primarily as vice-president and treasurer until his retirement in 1957. In 1943 the U.S. Navy commissioned a merchant ship out of the Wilmington naval yards as the SS John Merrick <sup>[14]</sup>.



**John Merrick at the age of 20, circa 1879-1880. Image from Archive.org. <sup>[15]</sup>**References:

R. McCants Andrews, *John Merrick: A Biographical Sketch* (1920).

William Jesse Kennedy, Jr., *The North Carolina Mutual Story: A Symbol of Progress, 1898–1970* (1970).

Walter B. Weare, *Black Business in the New South: A Social History of the North Carolina Mutual Life Insurance Company* (1973).

#### **Additional Resources:**

"John Merrick 1859-1919." N.C. Highway Historical Marker G-109, N.C. Office of Archives & History. <https://www.ncdcr.gov/about/history/division-historical-resources/nc-highway-historical-marker-program/Markers.aspx?sp=Markers&k=Markers&sv=G-109> <sup>[16]</sup> (accessed July 24, 2013).

Andrews, R. McCants. *John Merrick, A Biographical Sketch*. Durham, N.C.: Seeman Printery. 1920. <https://archive.org/details/johnmerrick00andrich> <sup>[17]</sup> (accessed July 24, 2013).

Tomberlin, Jason. "Summary of John Merrick. A Biographical Sketch." The North Carolina Experience. Documenting the American South, University of North Carolina at Chapel Hill. <https://docsouth.unc.edu/nc/andrews/summary.html> <sup>[18]</sup> (accessed July 24, 2013).

Larsen, Julia Henning. "Merrick, John Henry (1859-1919)." BlackPast.org. <http://www.blackpast.org/?q=aah/merrick-john-henry-1859-1919> <sup>[19]</sup> (accessed July 24, 2013).

BHS. "John Merrick." Black History Now. Black Heritage Commemorative Society <http://blackhistorynow.com/john-merrick/> <sup>[20]</sup> (accessed July 24, 2013).

"John Merrick, Entrepreneur and Cofounder of North Carolina Mutual Life Insurance Company." And Justice For All Durham County Courthouse. Durham County Library. [http://andjusticeforall.dconc.gov/gallery\\_images/john-merrick-entrepreneur-and-cofounder-of-north-carolina-mutual-life-insurance-company/](http://andjusticeforall.dconc.gov/gallery_images/john-merrick-entrepreneur-and-cofounder-of-north-carolina-mutual-life-insurance-company/) <sup>[21]</sup> (accessed July 24, 2013).

Broughton, Joseph Melville. "John Merrick: Pioneer and Builder, Address Delivered At The Launching Of The Liberty Ship John Merrick At The Shipyard, Wilmington, July 11, 1943." *Public addresses, letters and papers of Joseph Melville Broughton: Governor of North Carolina, 1941-1945*. Raleigh [N.C.]: Council of State, State of North Carolina. 1950. 245-250. <https://digital.ncdcr.gov/Documents/Detail/public-addresses-letters-and-papers-of-joseph-melville-broughton-governor-of-north-carolina-1941-1945/1952688?item=2049859> <sup>[22]</sup> (accessed July 24, 2013).

## Image Credits:

"John Merrick at the age of 59." Photograph. *John Merrick, A Biographical Sketch*. Durham, N.C.: Seeman Printery. 1920. Frontispiece. <https://archive.org/stream/johnmerrick00andrrich#page/n7/mode/2up> [2] (accessed July 24, 2013).

"At the age of 20 (Reproduced from a tin-type)." *John Merrick, A Biographical Sketch*. Durham, N.C.: Seeman Printery. 1920. 30. <https://archive.org/stream/johnmerrick00andrrich#page/n42/mode/1up> [23] (accessed July 24, 2013).

## Subjects:

[Biographies](#) [24]

[Black and African American People](#) [25]

[Business leaders](#) [26]

[Public service](#) [27]

## Authors:

[Weare, Walter B.](#) [28]

## Origin - location:

[Sampson County](#) [29]

[Durham](#) [30]

[Chapel Hill](#) [31]

[Raleigh](#) [32]

## From:

[Dictionary of North Carolina Biography, University of North Carolina Press.](#) [33]

1 January 1991 | Weare, Walter B.

---

Source URL: <https://www.ncpedia.org/biography/merrick-john?page=0>

## Links

[1] <https://www.ncpedia.org/biography/merrick-john> [2] <https://archive.org/stream/johnmerrick00andrrich#page/n7/mode/2up> [3] <https://www.ncpedia.org/north-carolina-mutual-life-insuranc> [4] <https://www.ncpedia.org/geography/sampson> [5] <https://www.ncpedia.org/brick-making> [6] <https://www.ncpedia.org/reconstruction> [7] <https://www.ncpedia.org/shaw-university> [8] <https://www.ncpedia.org/royal-knights-king-david> [9] <https://www.ncpedia.org/durham> [10] <https://www.ncpedia.org/mechanics-and-farmers-bank> [11] <https://www.ncpedia.org/biography/duke-benjamin-newton> [12] <https://www.ncpedia.org/biography/hill-john-sprunt> [13] <https://www.ncpedia.org/kittrell-college> [14] <http://cdm15169.contentdm.oclc.org/cdm/ref/collection/p16072coll1/id/270> [15] <https://archive.org/stream/johnmerrick00andrrich#page/30/mode/2up> [16] <https://www.ncdcr.gov/about/history/division-historical-resources/nc-highway-historical-marker-program/Markers.aspx?sp=Markers&k=Markers&sv=G-109> [17] <https://archive.org/details/johnmerrick00andrrich> [18] <https://docsouth.unc.edu/nc/andrews/summary.html> [19] <http://www.blackpast.org/?q=aah/merrick-john-henry-1859-1919> [20] <http://blackhistorynow.com/john-merrick/> [21] [http://andjusticeforall.dconc.gov/gallery\\_images/john-merrick-entrepreneur-and-cofounder-of-north-carolina-mutual-life-insurance-company/](http://andjusticeforall.dconc.gov/gallery_images/john-merrick-entrepreneur-and-cofounder-of-north-carolina-mutual-life-insurance-company/) [22] <https://digital.ncdcr.gov/Documents/Detail/public-addresses-letters-and-papers-of-joseph-melville-broughton-governor-of-north-carolina-1941-1945/1952688?item=2049859> [23] <https://archive.org/stream/johnmerrick00andrrich#page/n42/mode/1up> [24] <https://www.ncpedia.org/category/subjects/biography-term> [25] <https://www.ncpedia.org/category/subjects/african-americans> [26] <https://www.ncpedia.org/category/subjects/business-leaders> [27] <https://www.ncpedia.org/category/subjects/public-service> [28] <https://www.ncpedia.org/category/authors/weare-walter-b> [29] <https://www.ncpedia.org/category/origin-location/coastal--8> [30] <https://www.ncpedia.org/category/origin-location/piedmont-8> [31] <https://www.ncpedia.org/category/origin-location/piedmont-5> [32] <https://www.ncpedia.org/category/origin-location/piedmont-0> [33] <https://www.ncpedia.org/category/entry-source/dictionary-no>