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Maggie Walker: The Hero of the Harlem of the South

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Maggie Lena Walker: The Hero of the Harlem of the South

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Maggie Lena Walker sits in her wheelchair staring at her mahogany furniture that fills her multiple story house. She thinks back and reflects on her eventful life. She considers everything good that has come out of her actions. She reflects on the thousands of people whom she has helped, and the way that she positively altered the Black community around her. Her mind suddenly flashes back to the night that her father didn't come home. The search parties hunting for him for days. The threat of starvation constantly looming. The rich White people with their privileged lifestyles....

This chapter describes the many ways that Maggie Lena Walker led a heroic life, despite the daunting challenges that she faced – or perhaps even because of them. My goal with this chapter is to illuminates how Walker exerted a

tremendously positive and enduring influence on the citizens of Richmond, Virginia. No one in Virginia's history was more dedicated, more inspiring, or more influential in promoting educational opportunities for African Americans than Maggie Walker.

background and significance

Maggie Lena Walker's heroic contributions are legendary in the city of Richmond. The titles that she bore and the varied hats that she wore were myriad. She participated with distinction in a vast number of organizations, and she served on many boards of directors all while being the head of the Independent Order of Saint Luke and the president of a bank. Her multitudinous success was unprecedented throughout her storied career.

In his provocatively entitled essay, *Chasing a Fake Rabbit*, theologian Craig Kocher (2016) laments that people are misled into believing that to become successful one must hold the professional title of being a "something of something" (pp. 184-186). By this he means that society encourages people to acquire titles like CEO of Apple or something that is generally considered to be respectable and admirable. Maggie Lena Walker did possess titles that could qualify her as a "something of something." However, Kocher goes on to note that "there is a larger narrative than being the something of something, or becoming the something of something, and accumulating all the social trappings and sometimes misery that come along the way" (p. 188). He explains that achieving the traditional definition of success is not actual success. These titles can bring happiness, but a truly successful life is a joyful one. He differentiates between the two when claiming that "joy is an extraordinary motivator, but its rewards tend to be intrinsic rather than extrinsic, and experienced over the long view rather than the short. Happiness may be found in the sprinter's flash. Joy is the steady endurance of a marathon" (p. 190). Joy comes from doing something you love even if it is not among the most notable professions. In the case of Maggie Walker, not only was she the "something of something," she also derived profound joy from helping those around her. As a woman familiar with Walker's work said, "She was a

woman that came from enslavement and not only became a millionaire, but she helped everybody along the way. . . even though she had money, she was always trying to help someone else to better themselves” (Sullivan, 2016).

Walker became the model for success to the African American community. She was able to live a joyful and wealthy life despite the adversity she had to overcome. Even today, she is not forgotten. The bank that she started carried on until 2009 when it was sold ("The St Luke Penny", 2016). She has a high school in the Richmond area named after her. The city of Richmond recently erected a statue in honor of Walker in her beloved Jackson Ward community. Richmond's mayor, Dwight Clinton Jones, had the following to say about Walker's statue in 2015:

Not only will Richmond gain an important new monument that can reflect the diverse heritage and history of a significant local hero, but this effort will also underscore her role as a champion for civil rights on the national landscape. Maggie Walker was a revolutionary leader in business, a champion for breaking down barriers between communities and showed incredible strength as a person that came out of extraordinarily challenging circumstances to create great things (Wise, 2015).

Walker's actions helped to shape the post-civil war African America community, and they advanced the role of women in the early years of the 20th century. Throughout her illustrious life, she followed the heroic journey, exhibited important traits of a hero, and overcame adversity as an African American woman. Hers is a successful underdog story. Through her courageous and impactful actions, Maggie Lena Walker's heroism took root and soared, securing her spot on the list of Richmond's greatest all-time heroes.

walker's heroic journey

The idea all heroes embark on a heroic journey with clearly identifiable stages was proposed by comparative mythologist Joseph Campbell in 1949. Campbell's original conception of the "monomyth" of the hero was derived

from global mythologies, but in reality the monomyth of the hero can be applied to virtually anyone with heroic status. Maggie Walker is no exception to this pattern. She, like other heroes, traversed the heroic journey and experienced events in her life that shaped her to become the legendary woman whom we revere today.

Status Quo

Although the exact date of Maggie Walker's birth is disputed, she was likely born between 1865 and 1867 (Marlowe, 2003). This means that Walker was born into a society that was reeling from the ravages of the Civil War. Although only her mother was African American biologically, both of her legal parents were African Americans (Branch, 2016). In the eyes of the rest of the world, Maggie was 100% Black. Society was slow to change socially after the Civil War. Oppressive racism still pervaded all facets of life and it made living comfortably extremely difficult if not impossible for the vast majority. Luckily for Maggie, she was in a fortunate situation early in her childhood. Maggie's father, William Mitchell, was able to lift the family to above average circumstances. Although it is unclear whether Mitchell was actually the headwaiter at the hotel or just a regular waiter, "the job was a choice one" (Marlowe, 2003). Because "the four-story St. Charles was the most prominent hotel in the city. . .", being a waiter meant consistent and decent money. Maggie's house was in the heart of Richmond, and she enjoyed the entertainment of the city. Parades and marching bands that passed by intrigued her as a girl, and she was able to live this kind of life due to her father's professional success (Ransom, 2009).

Heroes typically begin their journeys in a safe, familiar home environment. Before any change occurs, the story starts with a consistent, comfortable life before any type of heroic transformation can take place. In this beginning phase, potential heroes are considered egocentric and dependent, according to heroism scientists Allison and Goethals (2017). Heroes are not yet in a situation that will produce transformative growth. Spiderman was just a normal teenager before he was bitten by the spider. Dorothy was a typical farm girl. Michael Jordan was a kid who loved sports just like anybody else. Similar to all of these examples, Maggie Walker was just living her life in

downtown Richmond with no greater purpose. She was unaware of anything special about her life, and she certainly was not performing heroic acts as a young girl. Allison and Goethals (2017) state that, “The pre-transformed hero naturally resists change, and thus severe setbacks may be her only impetus to budge. Without a prod, she will remain comfortable in her stagnation, oblivious to the idea that anything needs changing” (p. 394). In other words, without any impetus to change, change will not occur. Because Maggie was enjoying her life as a child, she felt no need to begin the journey that would set her on the path to heroism.

Departure

Everything changed for Maggie when she was only 12 years old. William Mitchell, Maggie’s father, went missing in February of 1876, and “an intensive five-day search” was conducted. Unfortunately, “his [dead] body was recovered from the James River,” and the family was left in shock (Marlowe, 2003). Walker told biographers later in her life that she assumed her father’s death was a murder, but the police ruled the death a suicide, and nobody was ever prosecuted. Whether the death of Mitchell was a murder or not was never settled. However, one certainty about his death was that it meant Walker’s life was going to change drastically. Mitchell had been the foundation of the life that Walker was living. She was partially shielded from the outside world because of her fortunate situation. Now, this protection was ripped away with the death of her father, and “the economic base of the household was drastically altered” (p. 4).

The status quo of Walker’s life is clearly changed by her father’s death, and this abrupt change is consistent with almost every hero’s story. Spiderman obtains superpowers that set him apart; Dorothy is sent to an unknown land; and Michael Jordan enters college under a national spotlight. Maggie Walker was forced to adapt to this new world into which she was thrown. She was no longer able to live like a child, a change that represented the prod she needed to become a hero. Walker entered a new challenging world where her opportunity to become a hero emerged. As Joseph Campbell (1972) argued, humans cannot change or grow if they are not forced into new situations. William James coined the term *zerrissenheit*, which means “torn-to-pieces-hood”

(Richardson, 2006). For a true transformation to occur, a hero must experience a crisis that tears her to pieces. While the death of her father was no doubt traumatic, it did send Walker in the direction of her heroic journey.

Challenges Faced

After Walker's father died, the family was in immediate economic trouble. Because Walker's mother didn't work while her husband was alive, she needed to find a reasonable job quickly to support the family. A popular job for African American women at the time was working as a laundress (Marlowe, 2003). The work was difficult and expensive while still relatively low-paying. However, it was popular among women with young children to raise because it was easy for the children to get involved at an early age. As she was expected to, Maggie became a big helper to her mother at when she was only 12. She, like other children at the time, provided help by transporting the laundry in a basket on her head. As Walker would later say, "I was not born with a silver spoon in my mouth, but with a laundry basket practically on my head" (Marlowe, 2003). Walker assisted her mother while still attending school. She started her education in first grade at the Old Lancasterian School in 1872 before her father's death. She continued her education for years after her father died even though it was not always easy for her due to her responsibilities with her mother's business and taking care of her brother.

Supporting family while attempting to get a good education was likely a difficult balance for Maggie to achieve. This hardship was one that would end up shaping Walker throughout her life. She knew firsthand of the hard work that was required to be successful, and she would not forget that lesson. Maggie wrote later in her life about her childhood and said, "I worked all day and into the night. . . Work- or starve- that was my mandate" (Ransom, 2009). Choosing an idle life was not an option for Walker. During the most formative years of her life, she saw just how difficult living in the real world was. She learned the value of grit, hard work, and dedication. Learning lessons while on the journey to heroism is a vital step in the process. Without a mental transformation, the hero is unable to grow in ways that are necessary to impact the community around her.

Beyond Maggie's challenges making her a hard and determined worker, some other challenges that she faced also played a role in who she grew up to become. Through her experiences, she was able to see problems and injustices in race relations that would alter her life goals. When Walker was working with her mother, she was often responsible for delivering the cleaned clothes back to their owners. Since White families were usually significantly wealthier than African American families, they were the ones that could afford to have somebody else do their laundry. When Walker would pick up or drop off this laundry to the customers, she would see how the White families were living. She immediately noticed that the luxurious lives were so different from her difficult and demanding life (Branch, 2016). However, this was not the only instance that racial inequalities became blatantly clear to Walker.

In 1883, Walker was ready to graduate high school along with the rest of her class. For years, black students had graduation at the First African Baptist Church which held 2,000 people. The church decided that they wanted the building to only be used for religious purposes, so the graduation lacked a venue. The principal made an effort to hold the ceremony at another black church, but the students started to insist that their graduation be held at the Richmond Theater, where White students held graduation. The school board refused and threatened that the students would not graduate if they did not attend graduation at whatever venue the school decided on (Ransom, 2009).

After this threat, one of Walker's classmates shouted out, "Our parents pay taxes just the same as you white folks, and you've got no business spending big money out of those taxes to pay for the theater for white children unless you do the same for the black children. We won't go to any church, graduation or no graduation" (p. 33). This was a bold stand to make at the time, and his challenge of racial inequality had an impact on Walker. The students did not end up getting their way, and the graduation was held in the assembly room of the normal school (Ransom, 2009). Though speaking out did not help accomplish their ultimate goal, this challenge of authority helped further solidify Walker's mindset that tradition could be changed. This lesson would dictate decisions that she made later in her life.

Transformation

Allison and Goethals (2017) note, “Early in the hero’s journey, the yet-to-be transformed hero is missing one or more important inner qualities that are necessary to triumph on the quest and deliver the boon to society” (p. 392). Therefore, every hero must have some event in their life that transforms them drastically. The transformation that Maggie Lena Walker underwent was an emotional one during her childhood. According to Allison and Goethals, an emotional transformation, “refer[s] to transformations of the heart, and they include heroes who, through adversity, grow in courage, resilience, and empathy. An example is Franklin Roosevelt, whose battle with polio transformed him from an aloof, distant figure to a kind, compassionate leader” (p. 385). Walker’s transformation began while she was delivering laundry for her mother. She made a decision that the quality of life gap that she was noticing between races was unacceptable, and she was going to dedicate her whole life to changing that reality. Although societal norms were operating against her, she started her fight to improve the life of African Americans. Despite setbacks, she continued to fight for what she believed in, and her attitude of determination and toughness originated from this mindset.

Experiences like what Maggie had during her childhood are often times what helps a hero find their purpose in life. Allison and Goethals write, “Events in one’s life can slowly, or often quite suddenly, change one’s entire motivational focus in life. Candace Lightner lost her child in an automobile accident involving an intoxicated driver, motivating her to establish Mothers Against Drunk Driving.” (Allison & Goethals, 2017, p. 386). The difficulties that Walker faced as a black female is what spurred her to find her focus in life.

After undergoing these changes, Walker had a new sociocentric mindset that differed from her previous egocentric view. As Campbell (1972) noted, a transformed hero is “selfless, boundless, without an ego” (Allison, Goethals, & Kramer, 2017). Allison and Goethals argue that, “heroes do the right thing, and do what they must do, regardless of authority, tradition, and consequence” (p. 393). This heroic drive can be seen in Walker in the way she challenges the traditional White powers and ignores potential repercussions in order to transform her community. Because of this change, Walker fought

for the betterment of the African American community as a whole instead of attempting to improve her own life.

Friends and Mentors

According to Allison and Smith (2015), the social-structure based taxonomy of heroism suggests that there are four different scale units of heroes: single, duo, ensemble, and system (Allison, Goethals, & Kramer, 2017). Walker would clearly fall under the single category because she is merely an individual. However, being an individual hero does not mean that she did not get help while completing her heroic acts or in the process of becoming a hero. Mentors and friends are a necessary component of the heroic journey. These allies provide guidance, wisdom, and inspiration to the hero in times of need. Without their coaches, heroic athletes may have never reached their levels of greatness. All heroes, even non-athletes, need a coach that can point them in the right direction or offer much-needed insight.

Walker certainly had people along the way who helped her with her journey. Without these people, she could not have attained the great heights that she did. When thinking back on her education years later, “Maggie spoke fondly of the educators who ‘guided our childish feet, trained our restless hands, and created within our youthful souls. . . an undying ambition to be something, and to do something. . . to lift ourselves and our people from the degradation of innocence and ignorance and poverty to competence, culture, and respectability’” (Ransom, 2009). Specific mentors that Walker encountered were her teachers at the Navy Hill School. Two teachers who were among the first black teachers in the city, Peter Woolfolk and O. M. Stewart, helped to give Walker an idea of what she wanted to do with her life. Both of these men were active in community affairs, and they gave African Americans in Richmond a voice with the Virginia Star where they were publishers. The faculty at Navy Hill were so important because the children were “taught race pride and cooperation, and the importance of money and property in addition to academics” (Marlowe, 2003).

These lessons were ones that Walker would preach to the African American community later in her life. She frequently encouraged African Americans to

be proud and self-sufficient by shopping at African American stores like the emporium that she started. Walker also “worked tirelessly to promote her bank. She knew it was a big step for African Americans to put their savings into an institution” (Ransom, 2009). Without the influence of Woolfolk and Stewart, she may not have had the inspiration and determination to accomplish these goals.

Walker also received guidance from William White, the superintendent of a local Sunday School, when he encouraged her to join the First Baptist Church. Without White’s persuasion, Walker may have never started attending church and classes to learn about religion (Ransom, 2009). Later as an adult, Walker listed White as “a major formative influence on her life” (Marlowe 2003). Because of her involvement in the church, Walker gained a greater feeling of community that contributed to her desire to improve the quality of the lives of all Richmond citizens. White was also one of the reasons that Walker got involved in the Independent Order of St. Luke. The Order played a major role in her life, and if White did not promote her church involvement, she would have grown to be a vastly different person.

Return

According to Joseph Campbell’s monomyth of a hero, a person is only truly heroic if she can give back to those around them (Campbell, 1972). Maggie Lena Walker undoubtedly was successful in giving back to her community, and in doing so she transformed the lives of countless others. Walker acted on her desire to improve the quality of life for African Americans first by becoming a teacher after graduating from the Richmond Colored Normal School. Due to the school’s policy that did not allow married teachers, Maggie had to give up that profession when she married Armstead Walker Jr. The change allowed her to get more involved in the Independent Order of St. Luke, an organization that she first joined while still in high school (Branch, 2016).

The order’s goal was to advance African Americans’ lives financially and socially. While, there, she managed to establish a youth arm of the order that would inspire social consciousness in young African Americans. After a number of years in the organization, she managed to acquire the position

of grand secretary in 1899 (Branch, 2016). This position required tremendous responsibility, but Walker was at the point in her life that she was ready to take on the challenge. Her goals for her community were well thought out and she was confident in the decisions that she would have to make.

When Maggie assumed this role, she was confronted with a failing organization that was facing bankruptcy. Through her sound fiscal policies, good public relations, and energy for the cause, she was able to bring the order back to good standing financially ("History & Culture"). In 1901, she made a speech that outlined her plans for the order. These plans included a newspaper to spread news and educate people in the African American community; a bank that would help African Americans become more responsible with their money; and a department store that would offer opportunities for employment and cheaper goods for African Americans. Walker followed through with all these promises, and in doing so she improved the African American community around her in profound ways. Some credit her for making her neighborhood, Jackson Park, "the Harlem of the South" (Branch, 2016). Even Walker herself noted that "In 1899 a man or a woman could not be found willing to take the organization that was said to be dying. I took it; I nursed it; I have suffered for it. I have given it the best I had -- the most active years of my womanhood. I have given up health, home, children, all for this great and growing organization" (Ransom, 2009).

Walker's life was dedicated to giving back to her community, and it was not an easy task. She was challenged by the Zeitgeist in which she operated, but she knew the hard work with the Order would mean improving the lives of those around her. Beyond her work with the Order, she was a member of the Board of Trustees for the National Association of Colored Women as well as the Virginia Industrial School for Girls, Vice President and member of the national board of the NAACP, and a member of the Virginia Interracial Commission ("History & Culture"). After her husband died, it became glaringly clear to Maggie just how short life can be. Because of this realization, her desire to give back to the community became ever greater late in her life. She wrote in her diary, "I'm beginning the year with the determination to do more for others -- to live for others" (Ransom, 2009). As this diary entry shows, even after Maggie made it her life goal to give back to others, she

became determined to help even more. Everything that Walker did in her life was dedicated to selflessly improving the community around her.

Legacy

Heroes leave enduring legacies of greatness long after they are gone. Many people change their communities for the better, but Maggie Walker is one of the few individuals whose impact lingers in significant ways for decades after her death. Almost singlehandedly she built up the community around her and “Jackson Ward, a National Historic Landmark District, continues to exemplify the success of African American entrepreneurship” (“History & Culture”). Her bank thrived for years after her death until it was bought in 2009. The bank “issued more than 600 mortgages to black families, allowing many to realize the dream of home ownership. It provided employment for African Americans, giving some a chance to leave the menial, labor intensive jobs available in the white community” (“The St Luke Penny”). Walker’s work with the emporium, newspaper, and bank were able to strengthen the community by providing jobs and services to African Americans. Perhaps even more important was that she provided a sense of pride and unity within the African American community. With her encouragement to buy and employ individuals from the Black community, African Americans came to realize the power that their money and talents had.

the great eight

Campbell’s monomyth of a hero provides the structure of the life of a hero. It explains what happens during a hero’s journey, but it does not outline exactly what it means to be a hero or what people see in a hero. The monomyth is broad so that it can accurately encompass the rich variety of all heroic journeys. While the monomyth describes what happens to a hero, it does not reveal the dispositional traits of a hero.

As Allison, Goethals, and Kramer note in their introduction to their *Handbook of Heroism and Heroic Leadership*, there are two competing schools of thought when it comes to defining a hero: an objective versus a subjective approach

(Allison, Goethals, & Kramer, 2017). The believers in objective heroism say that there are a set of traits that compose a hero. Heroes are heroes because they meet certain definitional criteria, and there is no room for interpretation. Either a person is or isn't a hero. Those that subscribe to subjective heroism, on the other hand, believe that heroism depends on one's perspective. Heroism, like beauty, is in the eye of the beholder. A heroic act to one person could be considered a villainous act to another. Regardless of school of thought, certain characteristics seem universal when thinking about what qualities are expected from a hero. Allison and Goethals (2011) conducted studies asking participants to list adjectives that come to mind when thinking of a hero, and they found that 8 traits in particular seemed to be consistent in many responses. These "great eight" traits are smart, strong, selfless, caring, charismatic, resilient, reliable, and inspiring. A person need not possess every one of the traits to be considered a hero, but these eight adjectives seem to appear over and over again when looking at all heroes as a whole.

Maggie Lena Walker, as expected, possessed many of the great eight traits. It is difficult to say whether Walker was charismatic because little has been written about this aspect of her personality. Without question, Walker did display every other trait on the list. Without her intelligence and resilience, she would never have been able to establish and run an entire bank. She also would not be capable of transforming an organization from near bankruptcy into a thriving institution. She needed to remain determined and wise to overcome difficulties such as the great depression. Her resilience shines through again along with her strength in dealing with the hardships of her life. Even with her challenging childhood, she had to continue battling late in her life. Her son, Russel, was an alcoholic, and he was involved in an incident that led to the killing of Maggie Walker's husband. It is disputed whether the killing was accidental or intentional, but either way she had to deal with a troubled son along with the loss of her husband all while continuing her work ("Maggie Lena Walker"). The community began to question Walker due to the incident, but thanks to her resilience, she continued working hard to regain their confidence.

Walker also struggled with diabetes late in her life. She was restricted to a wheelchair, but she did not let that slow down her work. Her compassion

and selflessness became evident when considering how much she gave back to her community. She just wanted to improve the lives of her peers around her, and that goal fueled her selfless motivation. Walker dedicated her time and money to ensure that her neighbors could be happy. Her reliability was obvious in the Independent Order of St. Luke when she would continue to meet the call of duty at the Order. She consistently followed through with her promises, most notably the promises to start a bank, newspaper, and emporium for the Order (Branch 2016). Finally, her inspiration of those around her may have been her strongest trait as a leader. The work that she did with the African American community inspired thousands to live successful lives. They witnessed her begin her journey from the humblest of origins, with no money to her name, and they saw her work her way to the top of her profession. She consistently gave citizens the most encouraging words, and she gave jobs to many throughout her storied career.

underdog story

Psychologists Vandello, Goldschmied, and Michniewicz (2017) define underdogs, “as disadvantaged parties facing advantaged opponents and unlikely to succeed.” Humans have a desire to root for the underdog in a variety of situations, and the reasons for the appeal of the underdog are fascinating. One explanation is that people identify with underdogs. Somebody in a disadvantaged situation can be more relatable, and people can see their similarities with the underdog more easily. Another possible reason we love underdogs is because people have a strong desire to balance the scales of justice. The disadvantaged rarely get a chance to prevail, and rooting for them just seems fair.

It may have seemed like the whole world was operating against her when Maggie was trying to make positive changes within her community. Looking back at her underdog story now, it is nearly impossible not to feel a sense of awe at what she accomplished. Walker lived a true “rags to riches” story. The odds were against her because of her race and gender, but she was able to thrive even though the expectation was that it was “unlikely [for her] to succeed” (Vandello, Goldschmied, & Michniewicz, 2017). In reality, at the end of Walker’s life, conditions were still difficult for African Americans. Although

this is true, she helped to push the Black community in the right direction. Walker and those she helped benefitted from better education, better jobs, and more respect. Because of her work, “things were changing. Maybe not as fast as Maggie Walker would have liked. But African Americans-both men and women-were making progress.” (Ransom 2009, p. 91). These changes are what make Walker’s life a successful underdog story. Through her dedication, she was able to defy odds to bring about positive change.

Gender and Race

It is sad yet factually true that throughout most of human history, the vast majority of people considered heroes were men. Prior to the 20th century, “most classical descriptions of heroism have emphasized male behavior and masculine attributes” (Allison, Goethals, & Kramer, 2017). According to Hoyt (2014), “the boards of the Fortune 500 companies [are] dominated by white men; white men hold 95.5 percent of board chair positions with . . . white women (2.0%) . . . significantly underrepresented in these positions” (p. 71). In general, not all leaders are heroes, but heroes are almost always leaders (Allison & Goethals, 2011).

Women have faced barriers in becoming leaders, and they have faced similar barriers in being deemed heroes by society. Hoyt (2014) observes that, “although women have more difficulty than men in attaining positions of authority from the boardroom to the senate floor, there has been an enormous shift toward accepting women as leaders over the last half century” (p. 77). Being considered a hero is not what concerned Maggie Walker during her lifetime. She was never motivated by fame, fortune, or recognition. Her goal was to help her community. Hoyt suggests that her gender may have had an effect on these aspirations as well. Here is an example of gender attitudes prior to World War I:

More than 80 percent of American men and women declared that it was wrong for wives to work outside the home if their husbands were employed. School systems throughout the country refused to hire women teachers if they were married, and fired them if they got married after being employed [which happened to Walker]. Secretary of Labor Frances Perkins had denounced women

as "pin money" workers for taking jobs away from needy men (the charge had no basis in fact), and the federal government itself prohibited by law the employment of two members of the same family in the civil service. ("Women in the Early", 2005)

The traditional gender roles and restrictions surrounding women made having a legitimate career difficult. Some restrictions even went as far as "not allow[ing women] to go outside the house for any reason unless it was approved by their husbands. They were denied any significant social and economic statuses" (Balanza, 2016).

Beyond the challenges Walker faced being a woman at the time, her challenges as an African-American were unimaginably difficult. The nation had only recently abolished slavery when Maggie was born. The aftermath of the Civil War left many white southerners angry and bitter. They were not quick to help African Americans. Black codes and Jim Crow laws were passed to suppress African Americans in the south. The laws: "Prohibited African-Americans from serving on juries and providing legal testimony. In addition, the codes outlawed interracial marriage and created segregated public facilities. Harsher aspects of the codes included vagrancy laws, under which unemployed blacks were often fined and then sent to prison to work off their fine, as well as licensing requirements for non-agricultural occupations" ("The Post War Years", 2016).

African-Americans were disadvantaged in other ways too: "Expenditures for African-American education paled in comparison to that accorded whites. Africans Americans held a visible second-class citizenship status in the region" (Kenneth, 2016). The obstacles that they had to overcome just to live happy lives were tremendous. Walker not only worked around these obstacles, she actively worked to break them down. Opposition to African Americans from groups like the KKK was still prevalent when Maggie Walker was alive, and she put herself at risk as one of the leaders of the African American community.

Given the obstacles that Walker faced, her accomplishments were astonishing. Surely she could not create and become the president of a bank, leader

of a community, and the voice of thousands with so much adversity to overcome. Her success did not come without hard work. She tirelessly fought for women's rights throughout her life. At one-point Walker wrote, "The emancipation of woman goes bravely on, and today the other women of the world, save ours, are fighting life's nettle in every occupation. Poverty is a trap for women, and especially for our women. . . When I walk along the avenues of our city and I see our own girls employed in the household of the whites, my heart aches with pain" (Ransom, 2009).

Walker saw the potential of women, especially African American women. She was firm in her beliefs that societal barriers were the obstacles keeping women down, and that women were just as capable as men. As mentioned previously, she was extreme with these viewpoints compared to the average person, causing occasional opposition from African American men. Although the men may have supported Walker on race issues, it is possible that they did not agree with her stance that women should be doing all the same jobs as men. Walker hired mostly female workers at her store, a highly unusual practice at the time (Ransom, 2009). She wrote: "Since Woman possesses the exact same kind of brain that Man has, there is no reason why a woman cannot engage in any business a man can and be just as successful. Let our cry be: Give the young Negro woman a chance in the race of life" (p. 72). Walker acknowledged the difficulties that women faced while still admiring the progress that was being made when she made in a speech in 1909 to the Coronella Literary and Art Club:

Negro women, hemmed in, circumscribed with every imaginable obstacle in our way, blocked and held down by the fears and prejudices of the whites- ridiculed and sneered at by the intelligent blacks. Yet, young ladies, despite the obstacles which are in our path, don't you know that you are enjoying opportunity by far superior to those which your mother enjoyed. (Ransom, 2009, p. 100-101)

Speeches such as this one helped Walker to connect with young African American women and help them succeed. She was an example of success to the women, and her words helped to motivate thousands. Instead of allowing her race and gender to hold her back in her heroic efforts, she fought back and encouraged others to do the same.

death and conclusion

Walker's health started to decline as she got older, and by 1928 her work was significantly affected when she started struggling to walk. After major falls, she decided that she required a wheelchair in order to maintain the freedom that she needed to continue her work. Walker had an elevator installed in her house and had a special redesign of her car so that it could accommodate her wheelchair (Marlowe, 2003). With these changes, she was able to continue her work with the Independent Order of St. Luke and the bank until 1934 despite her limitations ("History & Culture", 2016).

Walker's diabetic gangrene continually worsened, and it became clear to everyone that she did not have much time left. On December 15, 1934, Maggie Lena Walker passed away due to complications from her illness (Marlowe 2003). It is rumored that the last words that Walker spoke to her community were, "Have faith, have hope, have courage, and carry on" (Ransom 2009, p. 98). Even on her deathbed, she had her community in mind, and she wanted her message reinforced.

After her death, thousands of testimonials flowed to Walker's family from all over the country. One of the testimonials came from Franklin D. Roosevelt's wife Eleanor, who said, "I cannot imagine anything more satisfying than a life of the kind of accomplishment you have had. I congratulate you" (Ransom 2009, p. 98). The nation, especially the African American community, fell into deep mourning upon her death. On the day of her funeral, the heavy rain seemed to match the somber mood of the nation. Black schools got out early and flags flew at half-mast to remember Walker. Streets were closed for the thousands of people who marched to the cemetery where she was buried (Marlowe, 2003). Her friends, coworkers, and family spoke about the determination and dedication to others that were constants throughout her life. Walker and her accomplishments will be forever remembered. In 1938, the school that Walker financially helped to keep active was rebuilt and named after her (Marlowe 2003). Her house on East Leigh Street was purchased by the National Parks Service in 1979, and it became a National Historic Site for the impact that she had on the country ("History & Culture", 2016).

Walker's heroism stemmed from her courage and persistence in pursuing her goal of helping others. She never allowed a difficult task stand in the way of what she believed in, and she forever changed the country because of her efforts. At her funeral service, she was remembered as "a woman of unusual attainments. She possessed a remarkable personality, business ability to a marked degree and a love for humanity, particularly for the people of her own race, which was the ruling passion of her life" (Marlowe, 2003, p. 252). For these reasons, her heroic life will never be forgotten.

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