The Maggie Walker Story is presented in support of History and Social Sciences learning standards in grades 3 - 8.

**Additional Resources:**

**National Park Service (NPS)**

Maggie L. Walker  
National Historic Site  
600 North 2nd Street  
Richmond, Virginia  
www.nps.gov/mawa/index.htm

NPS Virtual Museum Exhibit  
www.nps.gov/museum/exhibits/  
Maggie_Walker/rooms/house_tour.html

Exploring the life and legacy of Maggie L. Walker, the online resources include lesson plans and information about social activism, economic empowerment, and the legacy of Maggie L. Walker, as well as a virtual house tour and an image gallery.

**Virginia Foundation for the Humanities, and the Library of Virginia**

Encyclopedia Virginia (EV)  
www.encyclopediavirginia.org/

EV is an authoritative and user-friendly resource on the history and culture of Virginia. Entries are accompanied by primary documents and media objects, including images, audio and visual clips, and links to Google Street View tours of historic sites. Content creation is a work in progress, with new entries published regularly.

**Virginia Historical Society (VHS)**

The Virginia History Explorer  
www.vahistorical.org/collections-and-resources/virginia-history-explorer

The Virginia History Explorer is full of illustrated articles about Virginia history, including past exhibitions, hidden treasures in the VHS library, and History Corner articles from the VHS History Notes magazine.

This compelling drama is a tribute to the great American woman from Richmond, Virginia who helped establish and organize the first civil rights strike by African American students and became the nation’s first woman bank president.

Starting her work at the order of St. Luke, a national savings group formed to pay the burial expenses of poor blacks, Maggie Walker became a powerful force in civil rights. Through this production, students will form a deeper understanding of Maggie Walker and the times in which she lived.
The Era of Jim Crow

Maggie Walker lived during the Era of Jim Crow, when so-called “Jim Crow” laws were in effect throughout our country. These laws enforced segregation and punished people for mixing with those of another race. Below there is a sampling of laws from various states*.

Under each one, re-write the law to reflect the equality in civil rights we recognize in today’s world (the first one is done for you).

**EXAMPLE:**

**Buses:** All passenger stations in this state operated by any motor transportation company shall have separate waiting rooms or space and separate ticket windows for the white and colored races. *(Alabama)*

All passenger stations in this state shall have one waiting room and one ticket window for all to use, regardless of race, gender, or religion.

**Education:** The schools for white children and the schools for colored children shall be conducted separately. *(Florida)*

**Libraries:** The state librarian is directed to fit up and maintain a separate place for the use of the colored people who may come to the library for the purpose of reading books or periodicals. *(North Carolina)*

**Parks:** It shall be unlawful for colored people to frequent any park owned or maintained by the city for the benefit, use and enjoyment of white persons... and unlawful for any white person to frequent any park owned or maintained by the city for the use and benefit of colored persons. *(Georgia)*

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**Terms to Know**

- **civil rights** *(noun)*: the rights to full legal, social, and economic equality
- **equality** *(noun)*: the quality of being equal (in rank, ability, value, or degree)
- **segregation** *(noun)*: setting apart or separation of people or things from others

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**Extend Your Learning:** Imagine what it would be like if Maggie Walker could visit you at school today. What would surprise her? What would she be proud to see? What would she think? Write a paragraph.

Design Your Own Newspaper:  
St. Luke Herald

In 1902, Maggie Walker founded the St. Luke Herald, one of the most influential African-American newspapers of its time. In the play, Maggie’s idea was to use the newspaper to talk about how important it is to save money, and about issues like segregation and inequality.

Work with a partner to design your own version of the St. Luke Herald. In the space below, include the name, publication date, and two articles about things Maggie Walker would want to tell her audience. Include at least one picture.
Take Nickels & Turn Them into Dollars

**Banks** keep money safe, allow people to earn interest on savings, and allow people to borrow money to buy a home or start a business. Interest is money a person earns when they deposit savings into a bank. It is also money banks earn when they loan money to people. Interest is written as an annual (yearly) percentage rate.

For example, if you deposit $10 in a bank account with an annual percentage rate of 5%, at the end of the year, you would have $10.50. ($10 x .05). On the other hand, if you were to borrow $10 with an annual percentage rate of 5%, at the end of that same year, you would owe $10.50.

*Calculate the interest on the deposits and loans below. The first one in each section is done for you.*

<table>
<thead>
<tr>
<th>Deposit amount</th>
<th>Interest Rate</th>
<th>Total after 1 year</th>
<th>Interest Earned</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100</td>
<td>4%</td>
<td>$104</td>
<td>$4</td>
</tr>
<tr>
<td>$200</td>
<td>3%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$50</td>
<td>2%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$500</td>
<td>5%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$25</td>
<td>6%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Amount Borrowed</th>
<th>Interest Rate</th>
<th>Total Owed after 1 year</th>
<th>Interest Owed</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100</td>
<td>5%</td>
<td>$105</td>
<td>$5</td>
</tr>
<tr>
<td>$200</td>
<td>10%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$50</td>
<td>6%</td>
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<td></td>
</tr>
<tr>
<td>$100</td>
<td>2%</td>
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</tr>
</tbody>
</table>

*Define the following banking terms:*
- deposit: ____________________________
- loan: ____________________________
- interest: ____________________________
- bank: ____________________________

*Growing a Bank*

Maggie Walker opened the St. Luke Penny Savings Bank in November of 1903. By 1906, savings deposits totaled over $170,000 and allowed the bank to make home and business loans. By 1920, the bank had financed over 600 home loans, allowing for significant real estate holdings in Richmond’s African American community.

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"Let us have a bank that will take nickels and turn them into dollars" - Maggie L. Walker, 1901

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The Quotable Maggie Walker

Maggie Walker was a progressive woman whose ideas and actions inspired and lifted thousands of lives at a time when the ideas of women - and African American women in particular – were not always welcomed or listened to.

Read the quotes below, attributed to Maggie Walker. Based on what you have learned about her life, explain what you think each quote means.

If we are to have race unity it must be largely the work of the school house and the church.

Have hope, have faith, have courage and carry on.

Terms to Know
progressive (adj.): Favoring or advocating progress, change, improvement, or reform, rather than wanting to maintain things the way they are.

Did You Know?
Maggie Walker grew up in the Richmond home of Elizabeth Van Lew, who was a spy during the Civil War.
The Maggie Walker Story
by Bruce Craig Miller

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Theater Etiquette

Clap, but know when to do so.
You should clap after a play, act, or song, or right before intermission. If you loved the show, you can give a “standing ovation” at the end. That’s when you stand up while applauding.

It’s quiet time (sort of).
If the play makes you laugh or cry, that is fine, but you can chat with your friends afterwards. Show the actors respect and quiet they need to focus on their roles. Being quiet allows the rest of the audience to concentrate on the play.