

Belk retail empire sprang from Lancaster County

Brothers' father was killed by Yankees, and mother set their course

A monument to William Henry Belk and his brother Dr. John Montgomery Belk, founders of the Belk department store conglomerate, is a few miles east of Van Wyck in Lancaster County on the site of the home place of their parents, Sarah Walkup and Abel Melvin Washington Belk.

Abel Belk had been killed by marauding Yankees when Sherman's army came through in 1865. The soldiers tried to force Abel to reveal the location of a small family gold mine, and when he refused, they drowned him. William Henry was then 2 years old.

Sarah Walkup Belk was a college graduate, but in the hard times to come she knew her three sons would never be able to attend college, so she taught them and sent them out to work as clerks.

In 1888, William Belk began a dynasty that eventually dominated the retail industry in the South for nearly 100 years. The first store was opened in May 1888 in Monroe, N.C., with a \$500 loan. He called his store the New York Racket. "The reason I named it the New York Racket,"

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and I figured that by calling it the New York Racket everybody would think that it sounded big. I figured it would help ..."

In 1891 William's brother John Montgomery Belk abandoned his medical practice to become William's partner. Two years later, the brothers opened stores in Chester and Union, their first in South Carolina.

From the beginning, the Belks believed in advertising. "I used to write ads myself," William Belk recalled. "I'd usually do it right after the store was closed. I'd look over my new stock and get a pretty good idea of what I had that would be good to mention in the ads and then I'd write it down. And they ran it just as I wrote it."

Expansion was slow. From the turn of the century to the beginning of World War I, a small number of stores were opened within 100 miles of Charlotte.

Some of Belk's merchandising techniques seem so normal today it is hard to believe they ran contrary to what other merchants were doing at the time. Belk operated on a cash basis. His competitors allowed customers to have charge accounts. Belk sold cheaper. He used tags that stated the price. This was a novelty for

customers accustomed to haggling over the price. And he allowed customers to return merchandise for full price if undamaged. That was not a practice of other department stores.

Partnerships were commonplace, but Belk partnerships were different in that William Belk liked to find an ambitious and hard-working clerk of the sort he had been with B.D. Heath. After a year or so on the job, Belk would lend the clerk money and help furnish him with stock. The clerk's name would go on the store (Belk-Plyler, Belk-Leggett, Belk-Hudson, etc.). It seems that in virtually every case, the clerk prospered and paid back the Belk brothers.

When the Depression came, many competitors who had large credit businesses had to close their stores. Belk would buy out the hard-hit stores and their inventories for a fraction of what they were worth. In 1928 Belk had 42 stores; by 1940 there were 103. The Depression enriched the Belk brothers.

John Montgomery Belk stayed in Monroe and died in 1928. William Henry Belk made Charlotte his headquarters, remaining a bachelor until he was 53. In 1915 he married Mary Irwin, a Queens College graduate. There were six children, five sons and one daughter. William Henry Belk died in 1952. Mary Irwin Belk died in 1968.

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