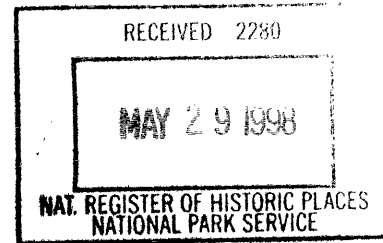


United States Department of the Interior
National Park Service



712

National Register of Historic Places Registration Form

This form is for use in nominating or requesting determinations of eligibility for individual properties or districts. See instructions in *Guidelines for Completing National Register Forms* (National Register Bulletin 16). Complete each item by marking "x" in the appropriate box or by entering the requested information. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, styles, materials, and areas of significance, enter only the categories and subcategories listed in the instructions. For additional space use continuation sheets (Form 10-900a). Type all entries.

1. Name of Property

historic name Golden State Mutual Life Insurance Building

other names/site number _____

2. Location

street & number 4261 South Central Avenue

not for publication

city, town Los Angeles

vicinity

state California

code CA

county Los Angeles

code 037

zip code 90011

3. Classification

Ownership of Property

private

public-local

public-State

public-Federal

Category of Property

buildings

district

site

structure

object

Number of Resources Within Property

Contributing

1

0

0

0

1

Noncontributing

0 buildings

0 sites

0 structures

0 objects

0 Total

Name of related multiple property listing: _____

Number of contributing resources previously listed in the National Register 0

4. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1966, as amended, I hereby certify that this nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property meets does not meet the National Register criteria. See continuation sheet.

Signature of certifying official
California Office of Historic Preservation

Date May 18, 1998

State or Federal agency and bureau

In my opinion, the property meets does not meet the National Register criteria. See continuation sheet.

Signature of commenting or other official

Date

State or Federal agency and bureau

5. National Park Service Certification

I hereby certify that this property is:
 entered in the National Register.

See continuation sheet.

determined eligible for the National Register. See continuation sheet.

determined not eligible for the National Register.

removed from the National Register.

Other, (explain): _____

Edson H. Beall 6/26/95

Signature of Keeper

Date of Action

Beall

6. Function or Use

Historic Functions (enter categories from instructions)

Commerce/Trade: Business

Current Functions (enter categories from instructions)

Domestic: Multiple Dwelling

Other: Day Care Facility

7. Description

Architectural Classification

(enter categories from instructions)

19th and 20th Century Revivals:

Spanish Colonial Revival

Materials (enter categories from instructions)

foundation Concrete

walls Brick; Stucco

roof Terra cotta tile

other

Describe present and historic physical appearance.

The Golden State Mutual Life Insurance Building is a two story structure designed in the Spanish Colonial Revival style. It is divided into four bays, with the northernmost bay reserved for the entrance. The building is capped by a red tile roof, one of the hallmarks of the style. At the cornice line and above the entry, the building is adorned with Churrigueresque detailing. The entrance bay has a scalloped parapet and is highly ornamented. Two arched openings sit between tall pilasters. Windows are recessed behind the arches. The entrance is recessed in a segmented arch at ground level.

At the ground floor, three wider arches frame the storefronts. The southernmost storefront provides another recessed entrance. Above the storefronts is a projecting second story with scalloped edging underneath.

The building's interior has little remaining historic fabric. The lower floor is one large space broken up by rows of square columns. It houses a day care facility, while two residential units are located on the upper floor.

A non-contributing addition to the structure in the rear was added in 1945 and removed in 1994. Removal of this addition revealed portions of the original brick exterior, thereby returning parts of a secondary original facade to view. Original openings were reused. The removal of the non-contributing addition returns the original footprint of the building to use.

Some alteration has occurred, most notably the blocking of some window openings for seismic retrofit. Windows on the east (main) and west (rear) elevation are non-original, metal frame and dual glazed. The storefronts have been altered with compatible infill. In the 1996 rehabilitation, all of the infill was removed except for the steel columns and tile-sheathed bulkhead of the seismic retrofit. Metal window muntins set in front of the seismic frame replicate the symmetry of the original storefronts. Exterior lighting fixtures closely match the original Spanish Colonial Revival fixtures. Retractable awnings have been installed above storefronts, restoring the original design and configuration of the flat-arched openings. Compatible storefronts and windows, approved by the National Park Service, were installed to replace altered entrances. With the exception of the infill at ground level within the arches, and recessed infill of two upper windows within the original openings, the facade is unaltered. A four story apartment building (new construction) to the north of the existing building abuts the north elevation party wall.

See continuation sheet

8. Statement of Significance

Certifying official has considered the significance of this property in relation to other properties:

nationally statewide locally

Applicable National Register Criteria A B C D

Criteria Considerations (Exceptions) A B C D E F G

Areas of Significance (enter categories from instructions)

Period of Significance

Significant Dates

Social History

1928-1948

1928

Ethnic Heritage - Black

(period ended at 50 years ago)

Architecture

Cultural Affiliation

Significant Person

Architect: Garrott, James H.

Builder: Blodgett, Louis

State significance of property, and justify criteria, criteria considerations, and areas of significance noted above.

Summary

Constructed in 1928, this structure is the first home office built by the Golden State Mutual Life Insurance Company for its use. The company is one of the largest African American owned insurance companies in the nation, and at the time of its founding in 1925, it was the first insurance company owned and managed by African Americans west of the Mississippi River. Both the business itself and the building were significant landmarks of the African American Community in Los Angeles. The architect of the building was one of a very small number of the most prolific and The building is located on Central Avenue in the historic heart of Los Angeles's African American community. For these reasons, the GSM Building is eligible for the National Register of Historic Places under Criteria A and C.

Background

The Golden State Mutual Life Insurance Company began operation in 1925 in a second story office at 1435 Central Avenue, in the center of the African American community in Los Angeles at that time. After a short interim move farther north on Central Avenue, the company commissioned the purchase of a site and built its first permanent home office at 4261 Central Avenue. By 1931, GSM was ranked 19th among 165 leading companies doing accident and health business in the state of California. GSM made insurance available and affordable for African Americans. It also hired and trained persons from the community to work in the insurance business. By 1938, GSM had expanded throughout California and even opened an office in Chicago. In 1949, GSM moved out of the building into their new headquarters on West Adams Boulevard, subsequently using this building for storage purposes. The company's legacy of community service continues today through its community outreach, hosting of community forums in its auditorium, and through its Black art collection.

The founders of the company, William Nickerson Jr., Norman O. Houston, and George A. Beavers, Jr. were African American entrepreneurs of the 1920s. In later years, Presidents Franklin D. Roosevelt and Harry Truman, as well as numerous mayors and organizations in Los Angeles, honored these men for their contributions to American society through Golden State Mutual Life Insurance Company. By founding the company in 1925, they addressed the critical lack of insurance available to African Americans in Los Angeles by founding Golden State Guarantee Fund Insurance Company.

See continuation sheet

Bradford, Gardner. "Our Gay Black Way." *Los Angeles Times*. June 18, 1933. Sunday Magazine pp. 4-5,10.

Building permits, available from the City of Los Angeles.

Chapple, Reginald. "Culture in the Midst," *L.A. Architect*, June 1992.

Cox, Bette Yarbrough. *Central Avenue--Its Rise and Fall (1890-c.1955), Including the Musical Renaissance of Black Los Angeles*. Los Angeles: Beem Publications, 1996.

Folkart, Burt A. "George Beavers Jr." Obituary. *Los Angeles Times*. October 14, 1989. P. A34

Golden State Mutual Life Insurance Co. *A Brief History of the Founding and Development of Golden State Mutual Life*. No date.

See continuation sheet

Previous documentation on file (NPS):

- preliminary determination of individual listing (36 CFR 67) has been requested
- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey # _____
- recorded by Historic American Engineering Record # _____

Primary location of additional data:

- State historic preservation office
- Other State agency
- Federal agency
- Local government
- University
- Other

Specify repository: _____

10. Geographical Data

Acreage of Property Less than one acre

UTM References

A

1	1	3	8	4	0	2	0	3	7	6	3	3	7	0
Zone				Easting				Northing						

C

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

B

Zone				Easting				Northing						

D

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

See continuation sheet

Verbal Boundary Description

Lots 37, 38, 39, and 40 of Mettler's Central Avenue Tract, in the city of Los Angeles, County of Los Angeles, State of California, as per map recorded in Book 6 Page 196 of maps in the Office of the County Recorder of said county.

See continuation sheet

Boundary Justification

These are the historic boundaries of the property on which the building was constructed.

See continuation sheet

11. Form Prepared By

name/title Christy Johnson McAvoy date 3/26/98
 organization Historic Resources Group telephone 213-469-2349
 street & number 1728 Whitley Avenue state CA zip code 90028
 city or town Hollywood

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

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Page 1

Golden State Mutual Life Insurance Building
Los Angeles, California

Existing insurance companies regarded African Americans officially either as uninsurable or as extraordinary risks, charging them discriminatory premium rates or denying them insurance altogether. Golden State Guarantee (the original name of the company) intended to provide African Americans with a fair alternative. The name was changed to Golden State Mutual Life Insurance Company (GSM) in 1931. Today the company is ranked among the top five African American owned insurance businesses in the nation and is the largest such company west of the Mississippi River. GSM represents a unique example of the African American business community of Central Avenue in Los Angeles achieving prominence on a national level.

James A. Garrott, Architect of the GSM Building

The building was designed by architect James H. Garrott and built by Louis Blodgett, an African-American contractor. Garrott was one of the two most notable African American architects in Los Angeles; the other was Paul Williams. The Golden State Mutual Building was one of Garrott's first commissions after becoming licensed to practice architecture in 1928. Garrott had acquired his knowledge of architecture through personal experience. His father was a builder in Alabama, and his first documented employment was with George P. Telling, a Pasadena architect. From 1926 to 1928, Garrott worked with Cavagliere Construction Company of Los Angeles. After this he took and passed the California architect's licensing examination. Notably, Garrott had no formal university education when he designed the Golden State Mutual Building; his informed use of the Spanish Colonial Revival style stems completely from personal investigation. Garrott was eager to receive his first large commission, and the company was proud to have commissioned an African-American architect for their headquarters. Garrott's commissions had included homes and renovations in Period Revival styles; after the Depression these types of opportunities began to decrease.

After becoming licensed to practice architecture in California in 1928, Garrott studied architecture at the University of Southern California from 1930 to 1934. After World War II he became associated with noted modernist architect Gregory Ain, who had been an apprentice of architect Richard J. Neutra. Garrott's work includes several hundred homes, twenty-five churches, numerous schools and industrial facilities, and medical buildings in Los Angeles County. Garrott's projects for Los Angeles County include the Florence-Firestone Sheriff's Station (1952); Lawndale Administrative Center (1957); Swimming Pool and Pavilion (1962) in East Los Angeles; and Carson Public County Library (1969). Municipal projects include the Westchester Municipal Building (1960; in conjunction with Gregory Ain). Residential structures include the Farr Residence; Atkinson residence; Hurd Residence; and the Friedman House (early 1950s) in the Hollywood Hills. Garrott's practice as an architect transformed dramatically after World War II, with Garrott focusing on public buildings in the Modern style. The Golden State Mutual Building helps reveal another, earlier side to Garrott's work: that of a self-taught architect with private commissions, working in conventional styles.

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Golden State Mutual Life Insurance Building
Los Angeles, California

The two story Golden State Mutual Life Insurance Building has the typical character-defining features associated with Spanish Colonial Revival style, which was popular from the mid 1920s through the 1930s: smooth stucco exterior, red clay tile roof, arched openings, and Churrigueresque detailing. Although there has been some alteration to the exterior storefront openings, the exterior of the building is substantially intact. The building's interior had few partitions and little remaining historic fabric. The lower floor has been repartitioned several times and presently houses a Day care facility. In 1996, a certified rehabilitation was completed to re-use the building for Day care and housing.

Central Avenue, Heart of the African American Community of Los Angeles

The Golden State Mutual company is also very significant for its place within the history of African American business in Los Angeles. GSM was one of the first African American owned businesses to locate in the Vernon-Central area of Los Angeles (bordered by the Santa Monica Freeway to the north, Slauson Avenue to the south, the Harbor Freeway to the west, and Alameda Boulevard to the east). According to the Los Angeles Times, Central Avenue was the "compact, vital solar plexus" of the African American community in Los Angeles from 1910 to 1950. Restrictive housing covenants in the early part of the 20th century limited the areas where African Americans and other non-white ethnic groups could live. From 1910 to 1920, Central Avenue consisted of a group of houses, small businesses and one legitimate theater. By 1920, approximately forty percent of the African American population in Los Angeles resided in a district that included thirty blocks of Central Avenue, but most of the businesses in the 1920s were white-owned. However, by the late 1920s, there were some prominent businesses and buildings owned by African Americans, Golden State Mutual being one of the most prominent.

Central Avenue boasted the first African American hotel (the Dunbar Hotel), the first Red Cross interracial blood bank in the country, and the first black-owned insurance company west of the Mississippi (Golden State Mutual Life Insurance Company). Central Avenue was an "oasis" for African Americans visiting Los Angeles. African American luminaries such as Langston Hughes, W.E.B. DuBois, Thurgood Marshall and others stayed at the Dunbar Hotel, currently listed on the National Register of Historic Places, when visiting Los Angeles. Central Avenue was the one place in Los Angeles where African Americans could freely go to legitimate theaters and restaurants. Many well known African American businesses got their start on or around Central Avenue, which served as the spine that connected communities from downtown to Watts. The *Negro Directory of Black Los Angeles, California 1930-31*, listed over seventy-five African American businesses on or near Central Avenue.

☒ See continuation sheet

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Golden State Mutual Life Insurance Building
Los Angeles, California

The area was also an entertainment center featuring the finest world-class jazz musicians in the numerous night clubs. Central Avenue was just as important to the African American community in Los Angeles as 125th Street in Harlem is in New York City. Duke Ellington, Jelly Roll Morton, Charlie Parker, and Cab Calloway were a few of the stars of the era who played at clubs like the Alabam on Central Avenue. On Central Avenue, businessmen mingled with the artists and dancers of the club scene. However, a 1933 Los Angeles Times article names only two businesses by name when describing "what really counts" on Central Avenue: Golden State Mutual and the Liberty Building Loan Association. Liberty Building Loan and its headquarters no longer stand, leaving the GSM building as the only reminder of the self-owned African American financial institutions from that era.

Central Avenue provides an important sense of place and connection to African American history in Los Angeles, and GSM occupies a unique place in the history of the Central Avenue district. Many of the businesses on Central Avenue were strictly local providers: Doctors, dentists, restaurants, hotels, and clubs. Golden State Mutual Life Insurance was one of the few African American owned national financial institutions or corporations based in Los Angeles. Another business, Liberty Savings and Loan was founded in 1924 to provide financial services to African Americans in Los Angeles, but ceased operation in 1961, its building demolished. GSM and the building which housed its growth continue to exist today, unique in the African American business history of Los Angeles.

The Golden State Mutual Life Insurance Building has been designated as an Historic-Cultural Monument by the City of Los Angeles because of its association with a significant African American business of national prominence, its special role in the African American community of the 1920's and 30's on Central Avenue, its association with noted Southern California African American architect James Garrott, and as a good example of the Spanish Colonial Revival style in a commercial building. James Garrott's collaboration with Golden State Mutual in the construction of their headquarters on Central Avenue is a microcosm of the Los Angeles African American community of the early 20th century. Although segregated from majority society, African Americans in Los Angeles created a vibrant, self-sufficient community by working with one another. The building meets the criteria for listing in the National Register under Criteria A and C for its role in the commercial development of the African American community in Los Angeles and in the development of James Garrott's architectural career.

See continuation sheet

United States Department of the Interior
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Page 1

Golden State Mutual Life Insurance Building
Los Angeles, California

Henderson, Wesley Howard. *Two Case Studies of African-American Architects' Careers in Los Angeles, 1890-1945: Paul R. Williams, FAIA and James H. Garrott, AIA.* Los Angeles: University of California at Los Angeles, 1992.

"Jazz Central: Oral History from a Vanished Los Angeles," *L.A. Weekly*, Vol. 20, No. 16., pp. 26-35

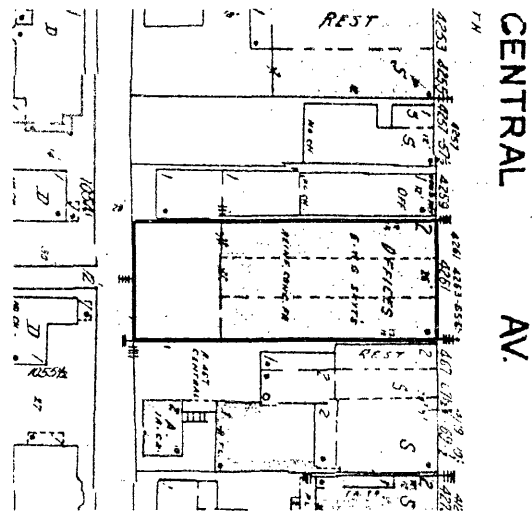
Negro Who's Who in California, 1948.

Neighborhood Reinvestment Corporation. *Vernon-Central Revisited, A Capsule History.* Washington D.C., 1989.

Additional Documentation

SKETCH MAP

Sanborn Fire Insurance Map, 1950



PHOTOGRAPHS

Historic Photograph:
Main (East) facade; view: West. Date unknown.

Recent Photographs:

Name: Golden State Mutual Life Insurance Building

Location: 4261 South Central Avenue
Los Angeles, California

Photographer: Laura P. Brugger, Historic Resources Group

Date of Photographs: 1996

Location of Negatives: Historic Resources Group
1728 Whitley Avenue
Hollywood, CA 90028

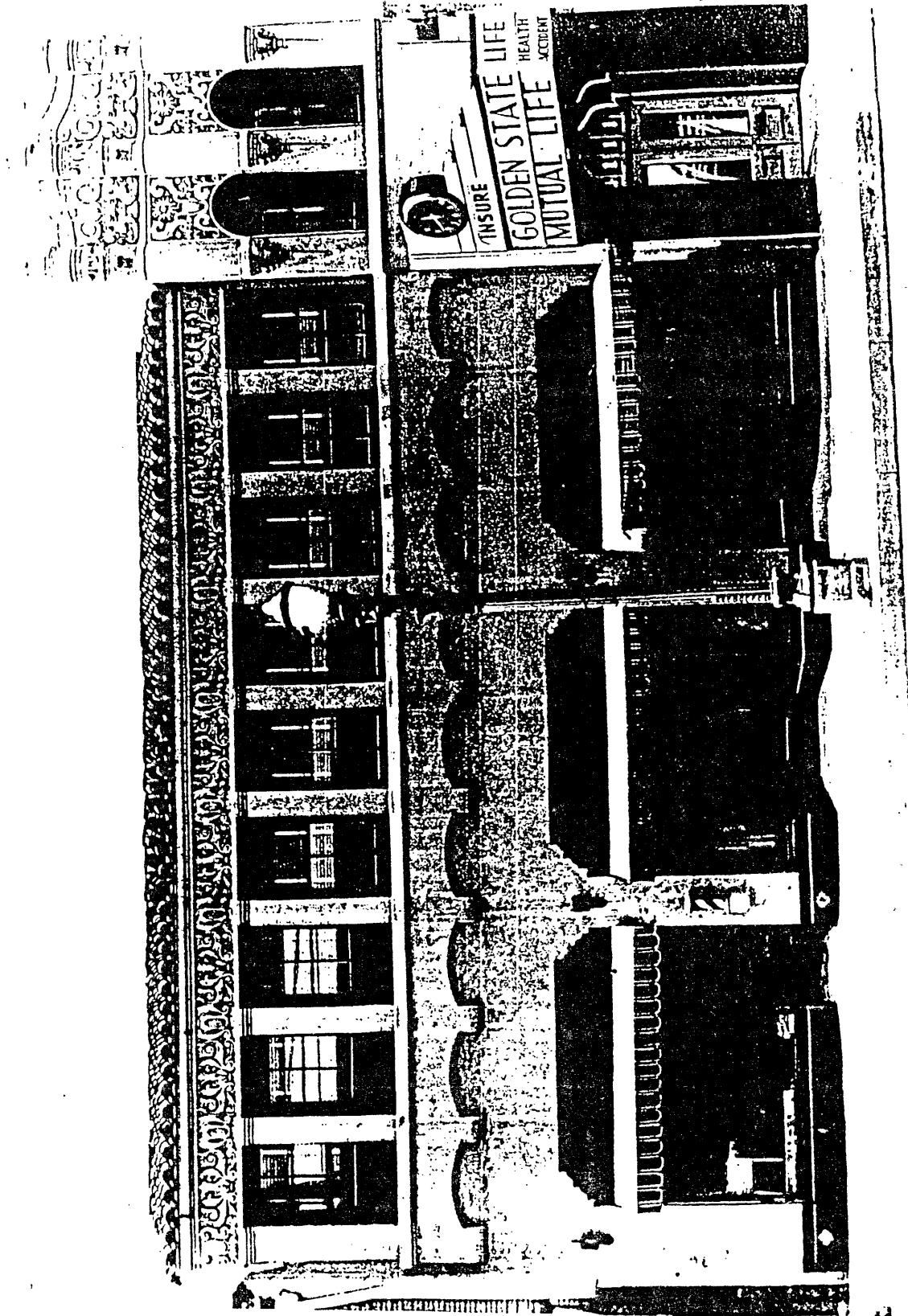
1. Main (East) facade; view: West
2. East facade storefronts; view: South
3. Ground floor community room; view: Southeast
4. Detail - main facade light fixture adjacent to apartment front entry door
5. Detail - apartment front entry door transom
6. Front entry stairs; view: West
7. Corridor, second floor; view: West
8. Living room and kitchen area, rear unit; view: East
9. Bedroom, front unit; view: Northeast
10. Bedroom, rear unit; view: Southwest
11. Rear (West) facade colonnade; view: South
12. Rear (West) facade colonnade; view: Northeast

Property Owner

Anthony Scott
Dunbar Economic Development Corporation
4225 South Central Avenue, Suite 102
Los Angeles, California 90011

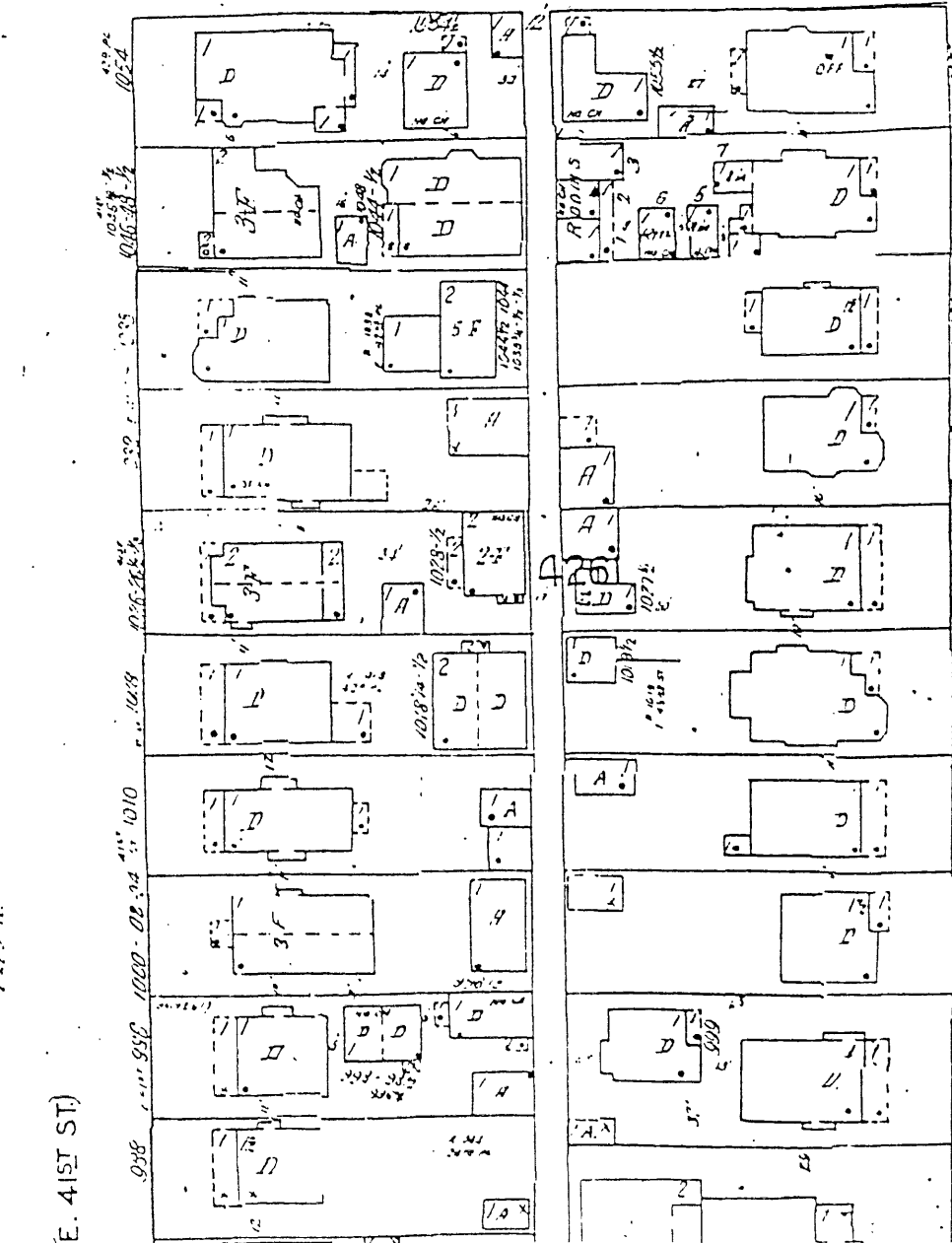
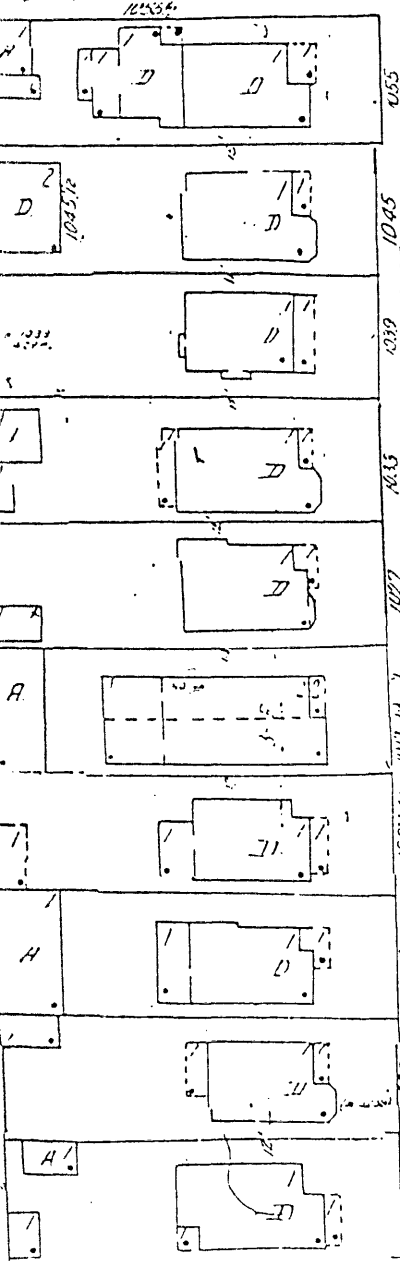
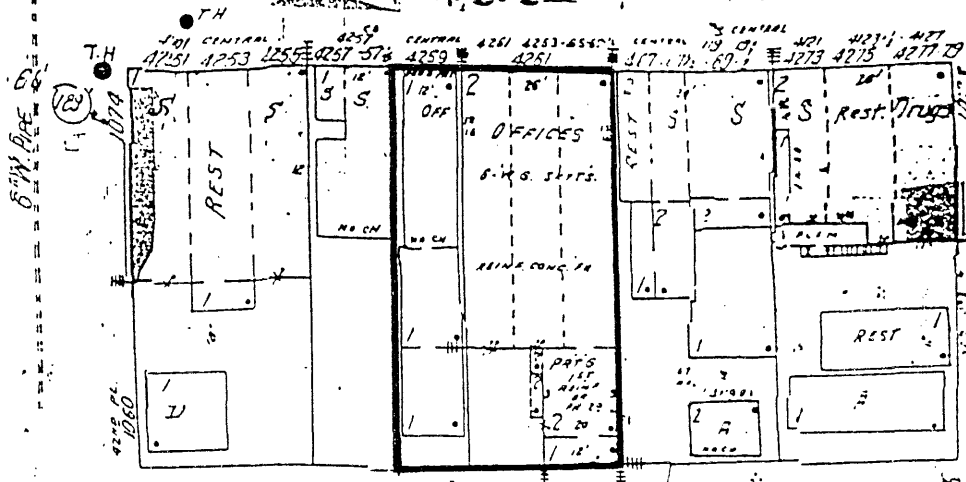
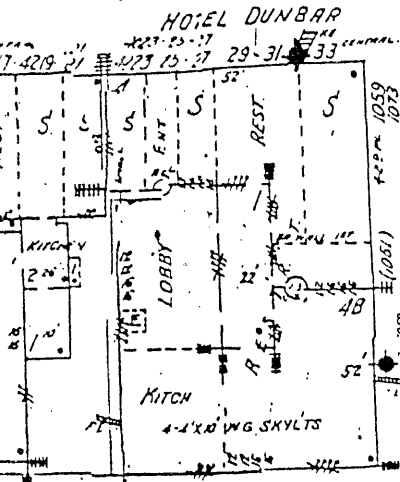
Golden State Mutual Life Insurance Building
4261 South Central
Los Angeles, CA 90011

Historic Photograph, date unknown



AL. 023

S. CENTRAL 4811 AV.



E. 41ST ST.
E. 42ND ST.