

NATIONAL HISTORIC LANDMARK NOMINATION

NPS Form 10-900USDI/NPS NRHP Registration Form (Rev. 8-86)

OMB No. 1024-0018

HERNDON HOME

United States Department of the Interior, National Park Service

National Register of Historic Places Registration Form

1. NAME OF PROPERTY

Historic Name: HERNDON HOME

Other Name/Site Number:

2. LOCATION

Street & Number: 587 University Place, NW

Not for publication: ___

City/Town: Atlanta

Vicinity: ___

State: Georgia

County: Fulton

Code: 121

Zip Code: 30314

3. CLASSIFICATION

Ownership of Property

Private: X

Public-local: ___

Public-State: ___

Public-Federal: ___

Category of Property

Building(s): X

District: ___

Site: ___

Structure: ___

Object: ___

Number of Resources within Property

Contributing

2

2

Noncontributing

___ buildings

___ sites

___ structures

___ objects

___ Total

Number of Contributing Resources Previously Listed in the National Register: 2

Name of related multiple property listing: N/A

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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.

Signature of Certifying Official Date

State or Federal Agency and Bureau

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

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

Determined eligible for the National Register

Determined not eligible for the National Register

Removed from the National Register

Other (explain):

Signature of Keeper

Date of Action

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6. FUNCTION OR USE

Historic: Domestic

Sub: Single Dwelling

Current: Recreation and Culture

Sub: Museum

7. DESCRIPTION

ARCHITECTURAL CLASSIFICATION: Late 19th & 20th Century Revivals: Classical Revival

MATERIALS:

Foundation: Rusticated Stone

Walls: Brick

Roof: Gravel and Tar

Other:

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Describe Present and Historic Physical Appearance.

In about 1906, Mrs. Adrienne Herndon, the first wife of Alonzo F. Herndon, began planning a magnificent new home for the family. Built adjacent to Atlanta University overlooking the city from the west, the house she designed contained every comfort for the family as well as an elaborate setting for entertaining. The Herndon's new home promised to be one of Atlanta's showplaces.

Among its unique features was a terraced roof garden where Mrs. Herndon planned to stage plays and entertained university colleagues and her husbands business associates. The showpiece of the mansion itself would be the magnificent frieze, which she had placed in the library. Located near the ceiling, the frieze contained a series of panels depicting the life of Alonzo Herndon from slavery to freedom.

Unfortunately, just as work on the house neared completion, Mrs. Herndon became gravely ill with Addison's disease and died on April 6, 1910, only a week before the completion of the mansion she had planned as the family's first real home.¹

Although one would expect that a residence of such monumental proportions and such complicated mechanical systems would have required the services of an accomplished architect, interior decorator, and contractor, documentary evidence and oral history interviews lead to the conclusion that the design was primarily the work of Adrienne Herndon, and that the project was undertaken by a gentleman named Will Campbell, a Black contractor. In fact, the evidence shows that except for the electrical and plumbing systems, all of the house subcontractors were African American².

Moreover, oral tradition and evidence in the house indicate that the style and concept for the house were the products of both Alonzo's and Adrienne's personal histories and tastes. It is as much an academic Beaux Arts residence in the tradition of French architecture admired by Adrienne as it is a Southern plantation home reminiscent of the Reconstruction era plantations of Alonzo's youth. For Herndon, the house was a symbol of his victory over his meager beginnings. Herndon's rise from slave to millionaire is an incredible dream-come-true success story.

A final factor influencing the design of the house was Adrienne's desire to build a house that would complement the growing Atlanta University and her appointment to the drama department there. An alumna and professor, Adrienne's University association seems to have been an obvious factor in the selection of the site on the northeast lot. Interviews with longtime Herndon friends confirm that Adrienne intended the first floor reception rooms for social University-

¹Alexa B. Henderson, *Atlanta Life Insurance Co: Guardian of Black Economic Dignity*, (Tuscaloosa, University of Alabama Press, 1990), 28-29.

²Norman Davenport Askins, *Herndon Mansion: Historic Structures Report*, 22-23; Atlanta University, *The Bulletin of Atlanta University*, April 1910, 3.

related functions, such as musicals; the rooftop terrace was designed to accommodate dramatic performances.

Exterior

The building itself consists of a two-story cubical block with a monumental entrance bay portico and wrapping, partially-covered verandas. There are fifteen rooms on the two main floors and a full basement with a saferoom and small apartment. The flat rooftop terrace is considered useable space as well and is bordered by a classical balustrade. This balustrade, the elaborate entablature and cornice, paired full-height wooden columns, and the overall symmetrical composition of the building elements classify the house as Neoclassical Revival in style with strong Beaux Arts Classicist influences.

Exterior veneer is a pumpkin-colored brick flecked with rose and purple iron deposits. Bricks are laid in extremely fine, thin mortar joints. Other exterior masonry includes the structural random course granite rock foundation, which is above grade to the rear, and flagstone paving on the veranda. Wood frames with marble sills are common to all fenestration. Elaborate architectural elements, such as entablature and balustrade, are metal.

On the main, or south elevation, the monumental corn husk order portico dominates the entry composition. These columns replace earlier Corinthian columns, which rested on pedestals. The entrance, projecting from the house and framed by the portico, features a single glazed door and leaded, beveled-edge sidelights and transom. The transom conforms to a broad, basket-handle arch and, like its sidelights, features intricate, curving and etched glass art. Door and sidelights are paneled to dado height. A pronounced modillion cornice caps the entrance block.

Fenestration on the principal elevation is symmetrically composed about the portico. Elaborate basket-handle arch transoms with brick, rowlock course lintels, occur over the first floor windows flanking the entrance. First floor windows are composed of a prominent, fixed, plate glass center window and smaller, double-hung sash windows. On the second floor, paired one-over-one double-hung sash windows are aligned directly above the more elaborate first floor windows. Between the second floor windows and framed in the portico is a balcony gained by a glazed, double door entrance. Like the formal first floor entry, the balcony door is distinguished by transom, sidelights, and paneled dado, although these are less elaborate than that below. A metal railing of Neo-Victorian design lines the balcony, replacing an earlier Classical balustrade.

A full entablature, roof terrace parapet and balusters wrap the top of the house. Included in the entablature are an architrave, blind frieze, denticular bed molding, and modillioned cornice.

A veranda wrapping the house on three sides is the last element in the description of the principal elevation. On the west side of the house, the roof of the veranda is supported by square brick columns with square cornhusk capitals. A simple entablature and metal railing to match the balcony terminate the roof. On the opposite side of the house, a smaller covered veranda is reached from the parlor and projects out over stairs descending to the rear of the house.

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Lesser elevations of the house continue the pumpkin brick but are simple, marked only by the verandas described above and fenestration described in the interiors section. To the rear, the granite foundation is completely above grade and the enclosed breakfast porch and service porch project from the first floor into the paved parking lot.

Interior

Vestibule

The first room encountered on the first floor interior is the vestibule. A narrow, rectangular space measuring 11 x 4 feet, the vestibule retains its original architectural fabric. The multi-colored ceramic tile floor, oxblood red and green stylized flowers on a white background, is the same as that which first covered the exterior veranda as documented by photographs of the Herndon Collection. Full height mahogany paneling covers all walls in the vestibule. A 10 inch plain baseboard with molded top and a picture mold articulate the lower and upper portions of the wall treatment. Brass hooks evenly spaced around the walls receive coats and hats as there is no closet space in the vestibule (or anywhere on the first floor). A pair of single panel, mahogany doors gives access to the reception room. The room is lighted by leaded sidelights, the glazed front door and the elliptical fanlight above the door as well as by a simple brass light fixture centered in the ceiling.

Reception Hall

The reception hall is entered at its southeast corner from the vestibule and is a spacious 27 x 15 foot rectangular room. From this room radiate the formal Louis XV parlor, living room, and Renaissance Revival stair hall on the north, west, and northwest. A focal point at the east end of the reception hall is an Arts and Crafts inglenook. A pair of quarter elliptical leaded glass windows, a basket-arched fireplace opening articulated by oversized keystone and voussoirs, and built-in seating with curving arms are the important features of the inglenook.

The reception hall's narrow strip hardwood floor is bordered by a band of geometric parquetry. The ceiling is plaster on lath and is trimmed by a 2 inch cyma recta mold. Except where pierced by window or passage openings, an unornamented wall space 18 inches deep makes the transition between the crown mold of the ceiling and the cornice of the Neoclassical wall treatment which dominates the room. Flat and unfluted, slightly projecting pilasters are used throughout the room to turn corners and frame door and window openings. Where space permits, voids between pilasters are filled by single panels reaching from the baseboard to the entablature. Capitals for the pilasters are composed of a torus molding, a plain reed molding followed by a robust course of egg and dart molding, and a flat abacus block. A gaping lions mask is centered in the broad face of each capital. These appear to have been equipped for light fixtures. Bases of the pilasters are defined by a cyma mold overlapping a reed mold and a rounded cushion block supported by a flat plinth. A 10 inch plain baseboard with flat 1 inch shoe mold finishes the lowest portion of the wall treatment.

This being a major circulation access room, door or passage openings are found in all walls of the reception hall. These are emphasized by pilasters, framing moldings and, in the case of the

vestibule doors, a mirror to the east of the pilaster and door frame. A fully glazed door, between the inglenook and the north wall, is gained by a narrow arched opening and small vestibule space. This door gives access to the east veranda. Sliding pocket doors in the north wall lead to the Louis XV parlor or music room. These doors carry single full panels and Art Nouveau brass hardware. A wide basket-handle arch with elaborate framing moldings and cornice mark the passageway to the stair hall which is executed as an Early Renaissance palazzo courtyard. The arched opening is directly on axis with the vestibule and is the first and strongest visual impression encountered when entering the house. In the west wall of the reception hall is another pair of pocket sliding doors. These lead to the living room and are faced on the side with mahogany panels.

The principal window in the reception hall is a tripartite window on the south wall with one-over-one sash windows flanking a fixed plate picture window and topped by an elaborate leaded and etched, basket handle-arched transom. Like the stair halls arched passageway, the arch of the window pierces the cornice line of the superimposed wall pilasters. A console type keystone marks the apex of the arch and a projecting cornice is laid above the keystone.

Stair Hall

At the northeastern corner of the reception hall, the stair hall continues the Neoclassical themes of that room with specific reference in its configuration to an Early Renaissance palazzo courtyard. Another shared motif of the two spaces is the gaping lion mask which appears in a pair of lion-headed newel posts. These elaborately carved terminal figures are seen in other prominent Atlanta houses of this period (viz., Rhodes Hall and the Winship House, both on Peachtree Street). The stair wall is pierced by Early Renaissance quatrefoils, and, at the mid-flight landing, the wall takes a Baroque turn curving out into the stairwell to suggest a balcony. A parquet-edged hardwood floor and painted paneled walls similar to that in the reception hall are repeated here. At the second floor level, an arcade open to the first floor below surrounds the square well.

Lighting for the stair hall was gained from a large cut, colored and leaded glass window at the mid-flight landing. The light well for this window was blocked, until recently, by an elevator installed in 1972.

Parlor/Music Room

East of the stair hall, the parlor/music room is gained through pocket doors from the reception hall. This is a squarish room whose decorative focus is the east wall composition of a Louis XV mantelpiece flanked by arched and glazed doors giving onto a veranda. Designed as an ornate Louis XV parlor, this room became known as the music room after the placement of a grand piano there.

The music room floor is parquet-bordered. Walls are treated to frothy Rococo panels between a low wainscot and an ornate coved ceiling which features a gilt putti and rinceau in relief. The mantelpiece, the most elaborate architectural element of the room, continues the gilt theme in its composition or swirling foliage, coquillage, canted consoles, concave and convex curving

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shelving all framing a round-arched, tiled fire box and hearth. The music room is lighted by a crystal and bronze chandelier, also Louis XV style, suspended from a low-relief, plaster medallion in the center of the ceiling.

Living Room

At the opposite side of the reception hall from the music room, the living room is gained through pocket sliding doors. In plan, the living rooms proportions conform to a double square. Architecturally, the room uses dado height mahogany paneling, built-in display cabinets, window seat, chimneypiece, and exposed mahogany beams to create a cozy, medieval effect popularized by the Arts and Crafts movement in this country at the time the house was built.

As in the other first floor rooms, there is an original parquetry-bordered hardwood floor. The ceiling retains exposed mahogany beams which match the mahogany wall treatment. Walls are divided horizontally into three parts: a wainscot composed of paneled mahogany and built-in cabinets and book cases; a brocaded upper wall surface (which is not original); and a continuous mural frieze at the very top. Vertically, the walls are divided by plain mahogany pilasters at regular intervals. Above the paneled dado and book cases, the mural depicts themes and events from the Herndon family history, including Alonzo Herndon's slave childhood, family travels to Egypt, the construction of the Herndon home, and several uninterrupted scenes of medieval battles and allegorical figures.

Windows in the room are found in the south and west walls. The former is the tripartite, transomed type found in the reception hall, and the west window continues the one-over-one sash, triple window configuration but without the arched transom. A built-in window seat below this window is framed above by a broad, shallow pedimental beam, and on either side by built-in book cases and a fine mahogany mantelpiece. North of the mantelpiece is a door giving access to the covered veranda.

The north wall of the living room continues the full height mahogany paneling and mural. Heating for the room is provided by a boxed radiator on this wall.

Dining Room

A pair of mahogany, single panel pocket doors in the north wall of the living room give access to the dining room, the last formal room on the main floor. The dining room continues the use of dark mahogany paneling, beamed ceiling, and window seat as seen in the living room. An elaborate mahogany chimneypiece and built-in, serpentine front sideboard set the style for the room with Mannerist grotesques, garlands, and Late Renaissance details. As in the other main floor rooms, the wood floor is bordered in parquetry. Cross beams on the ceiling form nine compartments which frame suspended light fixtures. The living room wall treatment of baseboard, tall wainscot, and damask upper wall is repeated in the dining room. Dining room doors include the double pocket doors leading to the living room, and a single five-panel door leading to the butlers pantry and rear hall. Paneled Ionic order pilasters and entablature frame the door openings. Fenestration for the room is focused on the triple-arched, recessed window seat in the north wall. Windows flanking the chimneypiece on the west wall are round arched as

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well. All windows are one-over-one, double-hung sash, and are framed by Ionic paneled pilasters which begin at the top rail of the wainscot. Lighting for the dining room is given by wall sconces, pendant fixtures in the ceiling compartments, and a center chandelier.

The chimneypiece has a richly paneled overmantel with Ionic pilasters carrying a cornice and paneled frieze. The mantel shelf lintel carries four ressauts faced with gaping lion masks. A bead and reel molding trims the lintel which is also supported by herm-shaped, paneled columns containing more masques, carved flame, and floral motifs. Facing the chimneypiece is the final significant architectural feature of the dining room: a built-in sideboard. Exotic griffins and birds as well as the lion-masked ressauts appear in the carving of this piece. The serpentine fronted buffet carries glass knobbed drawers and a full width, beveled-edge mirror framed by pilasters.

Butler's Pantry

Following the plan of the house clockwise, the last rooms on the main floor are the butler's pantry, the breakfast porch, and the kitchen accessed from the dining room and rear hall. The butler's pantry is a tight, L-shaped space with built-in glazed cabinets for china and crystal storage above lower wooden storage cabinets. A porcelain and metal sink on table-like legs probably used for clean up and flower arranging lines the east wall. Walls are unornamented plaster with wood, vertical siding covering the back walls of cabinets.

Breakfast Porch

The rear hall gives access from the pantry to both the breakfast porch and the kitchen. Entered by a glazed and transomed door, the porch is a squarish, tri-seasonal eating room. Vertical wood siding to wainscot height and a wooden compartmentalized ceiling date the room as original to the house. Three sides of the room are jalousie windows over simple wooden wainscot. In the east hall, a glazed, jalousie door gives access to an outside stair which descends to the car court.

Kitchen

The kitchen is a squarish room with a modern vinyl sheet floor, a white ceramic tile dado and plain plaster upper walls. Five-panel doors give access to the rear hall and to a long narrow pantry parallel to the south wall of the kitchen. Windows are the standard size but have been refitted for five-paned awning windows. Heating for the room is gas as opposed to steam elsewhere in the house.

Second Floor

The second floor of the house contains private sleeping chambers (four bedrooms and two baths), a game room (formerly a bedroom or den), a trophy room, and a spacious landing hall all radiating from the arcaded stairwell. Categorically, these rooms are less finished and less formal than those on the first floor.

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The first space encountered from the stairwell is an open landing or sitting room. On the south, this room gives onto a balcony overlooking the façade entrance; on the north, the landing room focuses on the arcaded stairwell and a corridor leading to sleeping quarters. The room continues the same molding profiles of the stairwell. Flooring here is unbordered hardwood. Its most significant architectural features are a pair of glazed and paneled balcony doors with full transom balancing the arcade of the stair.

Following the plan of the house clockwise from the landing room, Mrs. Jessie Herndon's bed chamber is the first room to the west. There is an unbordered wood floor. A smooth plaster ceiling is accented by only a narrow crown molding. Walls are treated to a rich pewter, gold, and silver floral paper. Five panel doors are used for entrances from the landing room and the dressing room on the north. A glazed door gives access to the roof terrace on the west veranda. Windows in the room are on the south wall, the paired one-over-one variety, and on the west wall, a configuration of three two-over-two windows recessed to receive a window seat. Heating for the room is boxed below the seat. A rich glass and gilt chandelier lights the room. The mantelpiece for the room is modest: four acanthus console blocks supporting a thick mantel shelf and, as is typical for the house, a facing of ceramic tile for the fireplace.

Adjoining the bedroom on the north is a dressing room with mirrored closets and a tiled bathroom. Each room is lighted by a single one-over-one double-hung sash window. The bathroom retains original hexagonal tiled flooring and rectangular-tiled wainscot. A ceramic frieze of triglyphs and medallions frames a mirrored medicine cabinet.

The bath and a short private hall connect the south bedroom to the north bedroom, that of Alonzo Herndon. The room is nearly square with an unbordered wood floor. The smooth plaster ceiling is lined by a small crown molding. The windows in the west and north walls are the one-over-one type used frequently in the house. Lighting for the room is provided by a glass and gilt chandelier in the center of the ceiling. The mantelpiece in the room includes mirrored overmantel, spindly full height Ionic columns on pedestals, a rinceau frieze in the lintel, tiled fire surround, and an original metal steam hood and register. Rococo shells, bellflowers, garlands, and cupids ornament the steam register.

East of Alonzo's bedroom is the so-called trophy room. It is a well-lit cubical room with northern exposure from a large picture window flanked by jalousie sidelights. The southeast corner of the room is a canted doorway giving onto a corridor and Norris Herndon's bedroom. Trim and flooring for the room are very plain. However, an odd pair of fluted pilasters with egg and dart echinus cushions frame doors in the southeast corner of the room; it is the only historicist flourish of the room.

Norris Herndon's bedroom uses the same canted entrance as the trophy room. Oak parquet flooring from a 1960s redecorating campaign covers the floor. The ceiling is the usual plaster finish interrupted only by exposed light bulb fixtures. Walls are plaster as well. As in the trophy room, fenestration here consists of a large fixed picture window with jalousie sidelights. A jalousie-glazed door, also in the north wall, gives onto the rear porch roof terrace. Double doors on the east wall conceal a clothes closet. The entrance door is the six panel colonial, glass-

knobbed variety common to post World War II housing. In the west wall, an expressed chimneybreast carries a simple trabeated mantelpiece with green ceramic tile mantel facing.

Adjoining Norris's bedroom through the corridor is another tiled bath. A five-panel door, original tile, tub, and pedestal sink remain. The toilet fixture has been updated. Lighting, as is standard to the house, is by a one-over-one lighted window and bare electric bulb. This narrow rectangular bath also adjoins a bedroom, through the corridor, to the south and now converted to a game room.

The game room or card room is gained from the east corridor and lies between Norris's bath and the south guest room. Totally refurbished, the room now has a linoleum floor, vertical oak paneling, a masonite ceiling, and built in seating. Custom full-height louvered shutters over awning windows and a glazed door lead to the east veranda roof terrace.

The final room of the second floor is a plainly finished guest bedroom in the southeast corner of the house. Unbordered wood floor, coved ceiling with cornice, and aqua green walls constitute the floor, ceiling, and wall treatments. One-over-one, double-hung windows flank an expressed chimneybreast in the east wall. The mantelpiece is the simple shelf type with ceramic tile surround. A five panel door and original Art Nouveau hardware remain in the room, evidence that the guest room appears never to have been completely redecorated.

Roof Terrace

Once gained by an elevator and now by stair only, the roof terrace is a gently sloping tar and gravel platform conforming to the footprint of the house. Molded metal balusters surround the roof. Originally intended for theatrical performances, the roof has been damaged by rust and disintegration of flashing and gutter systems.

Basement

The full basement, above grade to the rear, is constructed of rock-faced, random course masonry. The floor of the basement is a concrete slab on grade. Interior walls are painted stone masonry. The plan of the basement is composed of two main rooms devoted to storage and separated by a stair hall, with a small secured storage room at the foot of the stair hall and a small finished apartment at the opposite, north end of the stair hall. The west main room is further subdivided for housing mechanical systems.³

Carriage House

There is also a two-story, three-bay, painted brick, flat-roofed carriage house with basement and upstairs, a one-bedroom servants quarters. It was oriented to the east when originally constructed, but was moved in the ca. 1920s to face the south.

³Historic Structures Report, 34-60.

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8. STATEMENT OF SIGNIFICANCE

Certifying official has considered the significance of this property in relation to other properties: Nationally: X
Statewide:___ Locally:___

Applicable National Register Criteria: A___ B___ C___ D___

Criteria Considerations (Exceptions): A___ B___ C___ D___ E___ F___ G___

NHL Criteria: 2

NHL Theme(s): V. Developing the American Economy
2. Distribution and Consumption

Period(s) of Significance: 1910-1955

Significant Dates: 1910, 1927, 1955

Significant Person(s): Alonzo Franklin Herndon
~~Adrienne McNeil Herndon~~
Norris Herndon

Cultural Affiliation: N/A

Architect/Builder: Adrienne McNeil Herndon

Historic Context: XII. Business
F Insurance
3. Life
XXX. American Ways of Life
E. Ethnic Communities
J. Occupational and Economic Classes

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State Significance of Property, and Justify Criteria, Criteria Considerations, and Areas and Periods of Significance Noted Above.

The Herndon Home is significant under NHL Criterion 2 because of its association with Alonzo Franklin Herndon, who was born into slavery but whose life personifies the realization of the American dream and reads like a page out of a Horatio Alger success story. The property is also significant for its association with Herndon's wife, Adrienne, who designed the residence, and his son, Norris, who was influential in the operation of the family's enterprises.

General public might not know who Herndon is.

Founded in 1905 in Atlanta, Georgia, the Atlanta Life Insurance Company reflected a growing tradition of racial solidarity and self-help epitomized at this time by the increasing influence of Booker T. Washington. There was a vigorous Black business movement that owed its existence in part to the rise of Jim Crow and to the disfranchisement that tended to direct Black leadership away from politics and protest into business and education, and into separate institutions.⁴



Alonzo Franklin Herndon, who founded the Atlanta Life Insurance Company, was instrumental in creating a petite bourgeoisie of professionals and businessmen almost completely dependent for their livelihood on the Black masses. It was men like Alonzo Herndon who served as the chief impetus for the philosophy of Black support for Black businesses.

Switch these as speaks of Alonzo Herndon the man that led into his

By 1900, the growing antipathy on the part of whites toward trading with Black businessmen as well as changes in technology and business organization forced many small Black entrepreneurs out of business. At the same time, the urbanization of African Americans and the increasing segregation of urban neighborhoods created a Black business community. The important new enterprises were banks, cemeteries, realty associations, and insurance companies. Especially significant was the growth of Black insurance ventures. This development was closely related to the mutual benefit fraternal organizations which evolved from the quasi-religious mutual aid organizations to the legal reserve company of today.

Company was forced into paragraph explaining the creation of separate institutions

The history of Atlanta Life Insurance Company and its founder is comparable to that of the North Carolina Mutual Life Insurance Company, a National Historic Landmark, and its founders. The national significance of both lie in their ethnic identity and as symbols of racial progress and racial solidarity in an era characterized by Jim Crow and race riots. The hard work and dedication of Alonzo Herndon laid the foundation that elevated Atlanta Life Insurance Company to the status of the largest proprietary insurance company owned and operated by African Americans in the United States.

In his *Trouble in Mind: Black Southerners in the Age of Jim Crow*, Historian Leon Litwack described the nature of successful African Americans at the turn of the nineteenth century:

Driven from politics, Black leaders tended to be businessmen, ministers, and educators. The irony of segregation is that it opened up new opportunities for enterprising African Americans. A new class of upwardly mobile Black

⁴ Marcia M. Greenlee, "North Carolina Mutual Life Insurance Company National Historic Landmark Nomination," National Historic Landmarks Survey, NRHE, Washington, DC, 1974.

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entrepreneurs emerged in the late nineteenth and early twentieth centuries to serve an increasingly separate society, to provide services (such as insurance, bank loans, barbering, and burying) that white businessmen or companies refused, and to compete in some places with white retail establishments. The more successful of these entrepreneurs, most of them self-made men, kept the dream alive for others. A.F. Herndon, the wealthiest Black man in Atlanta, operated the largest barber shop, served as president of an insurance company, and owned and rented some fifty residences.⁵

In 1927 Herndon was eulogized in W.E.B. DuBois's Postscript to *The Crisis*, in which he says that despite the racial inequities of the time, Herndon had become a man of integrity and power because of his money; power because of his firm friendships with numbers of the most influential white men of his city; power because of his keen business mind and organizing ability. This representative of Negro America lies dead today and buried in a separate Negro Cemetery which he helped found: but if ever an American burst his birth's invidious bar that man was Alonzo Herndon.⁶

Justification of Period of Significance: The period of significance is the years 1910-1955 because they delineate Alonzo's residence at the Herndon Home, from its construction in 1910 through his death in 1927, and the continuation of the administration of the Atlanta Life Insurance company by Alonzo's son Norris and his occupancy of the Herndon Home during this period.

Biographical Information

(Biographical information was provided primarily by Dr. Carole Merritt, director of the Herndon Home and author of a unpublished biographical study of the Herndon's.)

Born on June 26, 1858 in Walton County (near Social Circle), Georgia, Alonzo Franklin Herndon spent the first seven and-a-half years of his life as a slave.⁷ The son of a slave woman and a White man, Herndon grew up on a farm with his mother, Sophenie; a younger brother, Thomas Madison Herndon; and his grandparents, Carter and Tama Herndon.

Immediately following emancipation, he, his mother, and brother were homeless, having been thrown off the farm. Eventually they were allowed to take shelter in a one room log house that they shared with four other families.

His mother did field labor, earning her pay in potatoes, molasses, and peas. Alonzo earned his board and keep in the household of his grandparents. He also sold peanuts, axle grease, and

⁵Leon F. Litwack, *Trouble in Mind: Black Southerners in the Age of Jim Crow* (New York, Alfred K. Knopf, 1998), 375.

⁶*The Crisis*, Vol 34 (Sept 1927): 239 .

⁷*The Crisis*, Vol. 8 (May 1914): 14-15.

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molasses as a young boy. Alonzo's education was limited to a total of 12 months of instruction throughout his entire youth.⁸

At age 13, he started working full time as a farmhand at the rate of ten dollars per month. All of his meager earnings, with the exception of a small portion set aside as savings, went toward the support of his family. His savings were to assist him in getting away from farm work and go to the city. Hence, at age twenty, he gravitated to Covington, Georgia. In his spare time, he learned the barbering trade and within a few months, he embarked on a career that would eventually bring him fame and fortune. Barbering represented an important and highly successful career choice for Alonzo Herndon, one of the few professions open to African Americans in the South during the last decades of the nineteenth century.⁹

He went first to Clayton County, where he opened a barbershop in the small town of Jonesboro, near Atlanta. He developed a thriving business there, but left soon, migrating to Rome, Georgia, and Chattanooga, Tennessee, before settling in Atlanta in early 1883.¹⁰ One source reported that he arrived in Atlanta with only \$11 in his pocket.¹¹

He began as a journeyman in the first-class Marietta Street barber shop of William Dougherty Hutchins, one of the city's early barbers. He was so successful that the proprietor convinced him to buy half interest in the business, where he remained a partner for two years. Herndon then barbered at other shops, and by 1890, became the proprietor of the barbershop at the Markham House, the city's second largest hotel and located near the Union Depot. He started out alone with a five-chair shop but eventually expanded to twenty-five chairs, employing nearly forty men.

In 1893, he married Adrienne Elizabeth McNeil, a graduate of the Atlanta University normal school. Adrienne became a teacher at Atlanta University, ultimately heading its department of elocution and drama. Adrienne was described as a reader and actress of great ability and as a woman of extraordinary dramatic ability.¹²

redundant

In 1896, fire destroyed the Markham House. Alonzo moved eventually to a shop at the corner of Marietta and Peachtree Streets and finally, in 1902, to the shop at 66 Peachtree Street where he reached the heights of barbering. In 1905 Herndon opened a second barbershop on Prior Street in the annex adjacent to the new Candle Building. Herndon would become the region's premier barber, but by the early 1900s, Black men had lost their dominance of the trade.

⁸*The Crisis*, Vol. 8 (May 1914): 14-15.

⁹Litwack, *Trouble in Mind*, 142.

¹⁰Henderson, *Atlanta Life Insurance Co: Guardian of Black Economic Dignity*, 21-22.

¹¹*The Crisis*, Vol. 21 (March 1921):215-216.

¹²*The Crisis*, Vol. 21 (March 1921):215-216. *The Crisis*, Vol. 34 (September 1927):239.

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His son Norris was born in 1897, soon after the Herndon's had moved to the campus of Atlanta University. They would live in the Bumstead Cottage (formerly the residence of Atlanta University's second president, Horace Bumstead) for about ten years before beginning construction of their mansion.

Herndon was present for the founding, in 1900, of the National Negro Business League in Boston (Booker T. Washington's organization). Herndon also attended the founding meeting of the Niagara Movement in 1905. At this meeting, a group of Black intellectuals, led by W. E. B. DuBois, joined together to demand full civil rights for Blacks. (Following bitter race riots in Springfield, Ill., the Niagara Movement joined with concerned white socialists and liberals to create the NAACP in 1909.) Despite his attendance at these founding meetings, Herndon was never active in either organization. It is speculated that Adrienne's influence got him to the meeting in Niagara Falls.

*Was present
But not active!
Why should this be mentioned?*

This sentence reflects that was prominent African American of the time.

In spite of his color and money, Herndon was subject to the subordinate position forced upon African Americans. He could not have eaten at a White restaurant, nor frequented a White bar. He could not have gone to the library, nor used the main entrance, waiting room and ticket counters at the Terminal Station. At Grant Park, he would have followed a separate route through the park. In court proceedings, he would have sworn on a separate Bible; he would have cast votes in separate ballot boxes, and been excluded from White-only primaries. On the streetcars, he was relegated to the rear. Ironically, he could not have gotten his hair cut in his own barbershop, which by custom and then law was restricted to Whites. Determined to keep African Americans in virtual peonage and total subservience, Whites permitted no threats to the system of white domination and tolerated no breach in racial etiquette as ordained by the group. To maintain tight control over African Americans, Whites frequently attempted to suppress examples of African American uplift and progress. They achieved this either legislatively or by lynch law.

The Atlanta Riot of 1906 was the city's violent manifestation of racial segregation and repression. Herndon's barbershop at 66 Peachtree Street was attacked by the mob the night the riot broke out, Saturday, September 22. The fact that many barbershops operated by African Americans were attacked was suggestive of White resentment of African American success in the trade. Apparently, the only casualty was Herndon's boot black, whose murder by the mob was witnessed by the young Walter White (who would later become the executive secretary of the NAACP).

The damage to the shop was apparently minor; by Monday, the next business day, the shop was open, though operating with a smaller force of barbers. The riot continued. On Tuesday, several public and private meetings were held to attempt to control the riot. Herndon, along with key Black clergy, attended one or more meetings with prominent White businessmen, attorneys, and ministers who were attempting to defuse the anger generated in both Black and White communities. Herndon and other Black representatives were apparently most concerned by the lack of police protection in their community.

The riot had a major impact on the Herndon household. Norris was sent to live with relatives in Philadelphia. Soon after the riot, Atlanta University (AU) President Horace Bumstead, who had

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vacated the Bumstead Cottage to raise money in the northeast, sold Bumstead and subsequently resigned as president of the university. The Herndon's were forced to find another home so that the next president of AU (Edward T. Ware) could occupy the cottage. Adrienne and Alonzo took refuge in an AU dormitory.

Adrienne Herndon described the riots to Booker T. Washington: "The riot...made her feel they could ever have a real home 'in this ungodly section. Some times I doubt if there is any spot in this country where one with Negro blood can plant a home free from prejudice scorn & molestation. The sanctity of the Negro home is to the majority (the vast majority) of the white race a thing unrecognized.'" ¹³ At about this time, she began planning a magnificent new home for the family. Built adjacent to Atlanta University overlooking the city from the west, the house she designed contained every comfort for the family as well as an elaborate setting for entertaining. The Herndon's new home, valued at \$40,000, promised to be one of Atlanta's showplaces and was described by contemporary sources as beautiful and one of the most noteworthy objects in Atlanta. ¹⁴

Just before moving into the new house, Adrienne was diagnosed with Addison's Disease, a hormonal deficiency for which there was no cure at the time. By the time the first symptoms appeared, the disease had already run its destructive course through her body. On April 6, 1910, not long after Adrienne and Alonzo went to Philadelphia to consult with medical specialists, Adrienne died.

Alonzo traveled frequently during the year following Adrienne's death, visiting New York and Philadelphia in the Northeast; Jacksonville and Tampa in Florida, and subsequently visited Cuba with Loring Palmer, a family friend and Adrienne's physician.

Alonzo met Jessie Gillespie in Benton Harbor, Michigan, a resort community across from Chicago. Herndon confessed later that he loved Jessie almost from first sight. Their courtship was fairly brief and was carried out at long distance. About a year and-a-half following Adrienne's death, Alonzo was engaged to Jessie. They married in Chicago and, with Norris accompanying them, took a two-month honeymoon trip to Europe, visiting Italy, Germany, Switzerland, Holland, France, and England, the same itinerary that Adrienne and Alonzo had taken in 1900 when touring after the Paris Exposition.

Upon returning from Europe where he was inspired by some of the barbershops, Herndon began the renovation of his Peachtree Street barbershop, investing thousands of dollars remodeling and refurnishing the shop. He claimed that his shop, "The Crystal Palace," was the finest in the world. The shop had crystal chandeliers and wall lamps, French beveled mirrors, mahogany doors, and custom barber chairs made of porcelain, brass, and nickel, and upholstered in dark green Spanish leather. The shop occupied a storehouse of three floors and a basement and extended the full block from Peachtree to Broad with access from both streets. Herndon rented the building for \$265 per month, a substantial sum at the time. In the basement were two large

¹³Litwack, *Trouble in Mind*, 319.

¹⁴*The Crisis*, Vol. 8 (May 1914):14. *The Crisis*, Vol 34 (September 1927):239.

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needle showers and sixteen white porcelain bathtubs trimmed in nickel, each in a separate compartment paneled in solid marble.

In 1914, Alonzo Herndon was profiled in *The Crisis*, which reported that:

To-day he owns and controls three modern sanitary [barbershop] establishments, one of these places being one of the finest shops in the world, being located on Peachtree Street, in the heart of the business district of Atlanta. Mr. Herndon also owns and rents a hundred different houses. He is Atlanta's leading business man of the race. He is a stockholder in the Southview Cemetery, the Atlanta Loan and trust Co., the Gate City Drug Store, the savings bank, the Majestic Theatre, in most of which enterprises he is the majority holder; he is the founder and president of the Atlanta Mutual Insurance Association, the treasurer of the Standard Life Insurance Co., a trustee of the First Congregational Church and a member of the Monday Club. Mr. Herndon's magnificent \$40,000 residence is on of the most noteworthy objects in Atlanta.¹⁵

Herndon groomed his son Norris to succeed him at the Atlanta Life Insurance Co. During summers, Norris worked in the field. Following his graduation from Atlanta University in 1919, and probably at his father's insistence, he enrolled at Harvard to begin his studies for a master in business administration. By the time Norris graduated from Harvard in 1921, the company had weathered many difficulties, including an embezzlement scandal and a rigorous investigation by the state insurance department.

In 1921 Herndon was again profiled in *The Crisis* as one of the Men of the Month. One of his three barbershops was valued at \$30,000 and the others at \$15,000 each.¹⁶

Although Alonzo spent less time at the company after Norris joined the firm as vice president, he remained very much engaged with the company's affairs. Alonzo had begun the construction of a three-story office building on Auburn Avenue, directly across from the Odd Fellows Building. It would become the second major office complex on the avenue. Herndon served as contractor for the Herndon Building as he had done for the Herndon mansion. The building was completed a little behind schedule in the Spring of 1925.

In July, soon after his sixty-ninth birthday, Alonzo Herndon died at his home. There were tributes from nearly every sector of the community. He was buried in Southview Cemetery, a institution he helped to establish. At the time of his death, Herndon's income was estimated to be between \$25,000 and \$50,000 per year.¹⁷

¹⁵*The Crisis*, Vol. 8 (May 1914): 14-15.

¹⁶*The Crisis*, Vol. 21 (March 1921): 215.

¹⁷*The Crisis*, Vol. 34 (September 1927): 239.

It is worth noting that the tributes to Alonzo F. Herndon did not end with his death. Seventy years later, on April 26, 1996, he was one of eight business giants inducted as laureate into the National Business Hall of Fame. At the induction ceremony, Herndon's achievements were chronicled in a video presentation that narrated his rise from slavery and sharecropping to leadership in barbering, real estate, and life insurance.¹⁸

History of the Atlanta Life Insurance Company

As Herndon had prospered in the barbering business, he had invested his savings in real estate, the assessed value of which in 1905 was about fifty thousand dollars.¹⁹ In July of that year, Herndon made the momentous decision to purchase the assets of the Atlanta Benevolent and Protective Association for a hundred and forty dollars; this action set the stage for what would become the largest proprietary life insurance company owned and operated by African Americans in the United States.²⁰

Insurance represented an entirely new venture for the long time barber and real estate investor. Black insurance companies are the descendants of the mutual aid and benevolence tradition that extended as far back as the antebellum period. In nearly every community, there existed numerous voluntary associations, generally referred to as mutual aid or benevolent societies, aimed primarily at alleviating some of the problems that affected the Black population. Along with the church, these societies represented the most effective form of social and economic cooperation among African-Americans, and they helped to promote the ideals of community interest and social solidarity among the group.

The major feature that connected the societies with insurance was that for a stipulated payment, each member received benefits when ill and families were given a small payment to defray burial expenses. Such enterprises represented one of the first attempts by African Americans to form social devices for shifting the problems of certain unforeseen crises from the shoulders of the single individual to the group.²¹

The Atlanta Benevolent and Protective Association was an outgrowth of this tradition. It had been organized the year before by the Reverend Peter James Bryant of the Wheat Street Baptist Church to meet the financial emergencies of church members in the event of sickness and death. Unfortunately for the association, a law went into effect in Georgia in 1905 requiring all industrial insurance companies in the state to deposit five thousand dollars with the state treasurer. Aware that the association could not satisfy the requirement, Herndon purchased it, as well as the Royal Mutual Insurance Association and the National Laborers Protective Union,

¹⁸*The Herndon Home Newsletter*, June 1996, 1

¹⁹Alonzo Herndon had considerable property in Atlanta. His holdings were larger than those of every Black college in the city except Atlanta University, and by 1915, they comprised nearly a hundred rental properties in Vine City and in the old Fourth Ward.

²⁰Henderson, *Atlanta Life Insurance Co: Guardian of Black Economic Dignity*, xiii; Alonzo Herndon Remembers, 3

²¹Henderson, *Atlanta Life Insurance Co: Guardian of Black Economic Dignity*, 3, 7-8

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combining them and forming the Atlanta Mutual Insurance Association. Its charter was granted on September 6, 1905, and on September 19, Atlanta Mutual deposited five thousand dollars with the state treasurer, becoming the first insurance company affected by the new legislation to meet this requirement. Operations began on September 21.²² By the end of the year, Atlanta Mutual's insurance in force in the state amounted to \$180,962, with 6,324 policyholders. Much of this remarkable growth is due to the fact that the company expanded by acquiring other small associations. Herndon and his officers believed that one strong, reliable firm with ample assets would be more profitable and beneficial to the Black community than a dozen or more smaller, less efficient organizations.

By 1909, after four full years of operation, there were clear signs that Atlanta Mutual was weathering the storms of bigotry and financial woes which had forced many small Black companies into bankruptcy and absorption by healthier firms. Atlanta Mutual's annual report showed that by December 31, 1909, the firm had nearly \$600,000 of insurance in force.²³

During these years, Herndon was determined that the enterprise would be put into full operation across Georgia, comply with state laws and official requirements, and, in general, become a substantial business entity that was trusted and respected by the population it served. In 1910, a movement began to expand the business beyond Georgia. Hence, in January, the company set up operations in Alabama, and by the end of that year, had \$71,692 of insurance in force in that state.

He served the population of Atlanta. He wanted it to be put into full operation across Georgia.

The Board of Directors of Atlanta Life voted in March 1911 to apply to the Kentucky Insurance Department for a license to operate in that state. Kentucky law required that an insurance company have \$10,000 on deposit, an amount that was twice Atlanta Mutual's assets. Hence, the Board obtained, as it had in the past, a loan from Herndon. On June 14, 1911, Atlanta Mutual made the \$10,000 deposit and began acquiring the business of the National Benevolent Union, another benevolent society which was on the brink of failure because of an inability to meet state requirements²⁴

Another important step made by the company occurred in early September 1916 when it filed a petition with the State of Georgia to incorporate the Atlanta Mutual Insurance Company as a stock corporation. Herndon realized that as a mutual assessment organization, income came primarily from policyholders, a tenuous arrangement at best because it could be an unsteady and uncertain source of income and certainly limited growth. A stock corporation, in contrast, offered greater potential for security and advancement by providing the means to raise additional capital for expansion and, at the same time, protect Herndon's investment in the company.

The petition was accepted and a charter was granted on September 27, 1916, and the new company began operating on November 8, 1916 as the Atlanta Mutual Insurance Company.²⁵

²² Booklet, Atlanta Life Insurance Co, 1.

²³Henderson, *Atlanta Life Insurance Co: Guardian of Black Economic Dignity*, 46-51

²⁴Henderson, *Atlanta Life Insurance Co: Guardian of Black Economic Dignity*, 55

²⁵Henderson, *Atlanta Life Insurance Co: Guardian of Black Economic Dignity*, 65-66

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Although ostensibly in an economically advantageous position, the new company faced a number of setbacks during the World War I era. For one thing, Black businesses were affected directly by the major exodus of African Americans who migrated north in search of better paying and more attractive jobs. In addition, boll-weevil-damaged crops and unusual floods in 1915 and 1916, as well as increasing discrimination and violence, pushed more Black families out of the region. The exodus, coupled with the fact that an unusually high number of African Americans were drafted into the military and wartime compulsory work laws precluded the selling of insurance as essential for the war effort meant in particular that Black insurance companies suffered a decline in policyholders as well as premium collections.

To make matters worse, the company was, at the same time, suffering from a number of internal problems, including disharmony, discord, and pilfering of funds. The situation had become so grave that Herndon was advised to sell the company before it wrecked him. Unrelenting in his faith in the company, Herndon refused to sell, and this brought about a major turning point for the company.

His plan, which had the blessings of the officers of Atlanta Mutual, was to reorganize into a legal reserve company. In November 1921, Atlanta Mutual petitioned the state to amend the company's charter by changing the name to Atlanta Life Insurance Company, increasing the capital stock to \$100,000, and changing the status to a legal reserve company authorized to write all classes of insurance. A new charter reflecting these amendments was granted on September 29, 1922.²⁶

The company halted expansion at the end of 1924 because of the fear that it would fall victim to the perils of overexpansion. For the time being, the company would focus on three major objectives: creating a good agency organization, steadily increasing policy sales, and nurturing good community relations throughout the system.

Atlanta Life concluded twenty years of operations in 1925 two years before Alonzo's death and moved into the second half of the decade as one of the more significant Black enterprises in the South. After numerous reversals, the firm seemed at last to be on its way to achieving distinction among Black companies and to acquiring the reputation for strength and financial security that characterized it in later years. With over \$19 million on insurance in force, the enterprise carried approximately 13 percent of the total \$141,274,982 of insurance held by the eight leading Black insurance companies in 1915. In the five years since 1920, Atlanta Mutual's assets had increased by nearly \$1 million. Although the results of the expansion had been uneven, the effort had created a broader business base.

Foreshadowing his death in 1927, Alonzo Herndon said at the annual meeting of Atlanta Life in January 1926, "I want to say that I have done my best." He expressed pride in his achievements but acknowledged that like everyone he, too, had crosses to bear. Herndon was suffering from heart disease. His last visit to the office took place in the Spring of 1927.

²⁶Henderson, *Atlanta Life Insurance Co: Guardian of Black Economic Dignity*, 74-80

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Norris Herndon was left to guide Atlanta Life through the years of the Great Depression. While the Depression signaled great economic hardships for the country, the situation was much graver for African-Americans. There was a major loss of jobs and income, and many of the Black businesses that had boomed in the 1920s passed from the scene. Atlanta Life experienced a significant decrease in collections and insurance in force. As money was tight for most Black families, the company encountered difficulty collecting from policyholders who simply did not have the money. The years 1930-1932 proved to be the worst in the company's financial history as people who had carried policies for years dropped them because of their economic situations.

slang / informal depression

In addition to decreasing collections, rising expenditures were a familiar problem and the company moved to a program of general retrenchment in the early 1930s. Branch offices were consolidated, special teams were discontinued temporarily, some salaries were cut, and some positions were terminated.

As the decade progressed, however, the company recovered from many of its setbacks and reversals. The investments of the company remained good and netted a moderate return. Atlanta Life had a new determination and a mission to increase life insurance sales throughout the system. This zeal apparently paid off, because by the mid-1930s, the Atlanta Life debit returned to its pre-Depression level, reaching \$37,824 in 1936. As the nation returned to more normal conditions, the directors began to consider further expansion into northern areas. This market had a great attraction because large numbers of African Americans continued to migrate north in search of better opportunities and fuller enjoyment of human rights.

By 1935, Atlanta Life began work in Ohio the first new state added to the system since 1924 and a paying business was inaugurated within a short time. Indeed, by the end of 1936, Ohio was reported to be operating at over one million dollars of insurance in force. However, once established in Ohio, the directors retreated and made no further expansion efforts prior to World War II.

During this period, safety was of utmost concern to the company. The directors realized that no Black firm was immune to failure, and without careful and safe management, the company could become a pawn in the hands of those who would wreck African American efforts.

At the turn of the decade, the country again faced a world war. While African American combated racial discrimination at almost every turn, the war years also brought economic and social advancements to millions of Black individuals and families.

For Black firms, such as Atlanta Life, the war years meant increasing debits and insurance sales. But because of the draft and the loss of manpower to war-related jobs, the company faced a manpower shortage. Hence, to meet the increasing competition for workers and to stave off the drain in personnel, Atlanta Life moved to increase salaries and hired female agents. As an indication of the company's success in dealing with the manpower concern, the debit nearly tripled above that of the Depression era. By 1942, the debit throughout the system was \$73,106.

A good portion of the increase was also attributable to the purchase of the Western Mutual Life Insurance Company of Dallas in 1941. A million dollars of insurance was added to the company

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when Western Mutual's founder became ill and infirm, and, seeking to divest himself of the company, invited Atlanta Life to take over the business.

In 1943, another giant step was taken to benefit the stockholders when the directors again voted a 100 percent stock increase and raised the capital to \$1,000,000. Five years later, the amount was increased to \$2,000,000.

After the war, problems of reconversion claimed the company's attention. Like other companies, Atlanta Life faced a surplus of manpower as soldiers returned from the armed forces, many expecting to assume the positions they had left. Therefore, reconversion meant finding positions for a large percentage of the men who had left the company to participate in the war.

The directors deemed that additional growth would solve the problem of placing returning personnel, and laid plans for expanding the company into new states. As the war progressed, Black migration into northern cities had continued, and, with improved economic conditions, the northern market looked better to Atlanta Life.

In 1948, the company took steps to add Michigan and Illinois to its territory. By 1950, a large number of Atlanta Life agents were canvassing the field in these two northern districts.

The key figure in the company during this period (1930-1955) was Alonzo's son, Norris Herndon. The growth and strength of the company fulfilled Alonzo's prophecy that the company would be safe under his sons leadership, and two decades of growth also proved that a Black firm was capable of surviving beyond the death of its founder.

As president, Norris closely followed the general philosophy of his father, and his administration followed the same conservative policies that had dominated from the beginning. His administration, which stretched out over four decades, pursued solid growth and development. By 1950, the company operated in eleven states: Georgia, Alabama, Florida, Tennessee, Kentucky, Kansas, Missouri, Texas, Ohio, Michigan, and Illinois; it employed a thousand Black men and women; and handled a premium income of over \$7.3 million. In that year, the company assets stood at \$23.9 million.

The state of the company was very good. However, some of the directors became concerned about the future of Atlanta Life as a Black-owned enterprise, and the problems generated by the distribution and control of the company stock. All but a minute portion were owned by the president. Norris had no close relative to continue the tradition of a family-owned enterprise, and sufficient financial resources to purchase his stock did not exist among African American. The vulnerability of the company was clear. At Herndon's death, Atlanta Life might pass out of the hands of African Americans.

To deal with this problem, Norris created the Alonzo F. and Norris B. Herndon Foundation, Inc., as a memorial to his father and as a means of ensuring the continuation of Atlanta Life. A will and a revocable trust were executed to which Herndon agreed to contribute a portion of his Atlanta Life stock each year, and upon his death, to bequeath the remaining shares to the

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Foundation. A large portion of the Foundations profits were earmarked for philanthropic and charitable purposes.

For a time, this action seemed to settle the question of the future of Atlanta Life. But the Tax Reform Act of 1969 threatened to tear the solution asunder. Certain provisions would force the Herndon Foundation into a divestiture of its total assets Atlanta Life stock and would subject the company to almost certain failure and ensure its loss to the Black community.

The company thus launched a three-year lobbying effort on Capitol Hill to seek an amendment which would permit the Foundation to hold 51 percent of Atlanta Life stock, and, in addition, to receive all stock donated as gifts or bequests. The effort paid off, because when the bill passed, Congress added a savings provision specifically designed to permit the Herndon Foundation to retain permanent majority control of the voting stock of Atlanta Life.

Even this legislation was not completely sufficient to safeguard Atlanta Life. Additional relief was needed to prevent the thwarting of the purpose of the special amendment. In 1973, additional legislation was sought in an effort to confirm the Herndon Foundations exemption from the intent of the 1969 Tax Reform. This legislation was passed in 1974, and once again, the company's future seemed secure.²⁷

Today, the Atlanta Life Insurance Company lives on, bearing witness to the legacy and vision of its founder, Alonzo Franklin Herndon. The company maintains an agenda of solid economic growth and responsible social action.

Other Properties Associated with the Herndon Family

The Sweet Auburn National Historic Landmark District contains three contributing properties with associations to Alonzo Herndon: the Atlanta Life Insurance Company, the Herndon Building, and the Rucker Building. Other information on these buildings comes from the Sweet Auburn Historic District Walking Tour.²⁸

Located on Auburn Avenue is the second largest Black insurance company in the United States, the *Atlanta Life Insurance Company*. Founded by Alonzo F. Herndon, a former slave of Walton County, Georgia, the Atlanta Life Insurance Company is a conglomerate of nine companies amalgamated in 1905. The company steadily grew so that by 1910, there were more than 42 branch offices. Herndon grew in reputation and finances to become one of the richest Negroes in the country. It is important to note that with financial success the business has remained on Auburn Avenue.

²⁷ A Quest for Economic Dignity, 10-40

²⁸Lynne Gomez-Graves, Sweet Auburn Historic District National Historic Landmark Nomination, National Historic Landmarks Survey, 1976. Sweet Auburn Neighborhood Project, *Sweet Auburn Historic District Walking Tour*, 1979. On file National Historic Landmarks Survey .

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The Atlanta Life Insurance Company is a complex of buildings. The central building faces Auburn Avenue and has a Beaux-Arts classical facade. The structure was originally constructed as a YMCA. This new facade was added in 1927. An additional wing in similar style was added in the 1930s. This facade is without question one of the outstanding visual points of the district because of its highly stylized version of the corinthian order used to support the entablature. The double entrance doors of the first floor are topped with an ornate pediment.

Situated just opposite the Odd Fellows Building, the *Herndon Building* [251 Auburn Avenue] is one of the outstanding examples of a multiple use building of the Sweet Auburn Historic District. Completed in 1925, the structure was named after its builder, Alonzo F. Herndon. The Herndon Building had been used as the home of the Atlanta Urban League up to 1964. It also provided space for the Atlanta School of Social Work, incorporated in 1925 and now a part of Atlanta University. This building was a major source of office space for Black businesses in Atlanta and until the construction of other office space in particular the Citizens Trust Building made a large impression in the economics of Sweet Auburn.

The Herndon Building is a three-story brick structure. The building is easily recognized by the large H located on the front facade of the building. L-shaped in plan, the building has a central entrance. This entrance is framed with leaded glass over the low entrance-way. Though a typical office building of the period, the Herndon Building becomes unique because of its interior fashioned of salvaged wood.

The violent riots of 1906 had indicated the need to build within the Black community. In the riots wake there was a surge of construction. The first building constructed after the riots [in 1906] was the *Henry Rucker Building*.²⁹ Named after Georgia's only Black Internal Revenue collector, Henry Rucker, the Rucker Building was the first Black office or professional building built by Black contractors [and] housed the one-room office where Alonzo Herndon founded the Atlanta Life Insurance Company.³⁰

In contrast to the Atlanta Life Insurance, Herndon, and Rucker Buildings, which represent one family's business enterprises, the Herndon Home illustrates the standards of living for an elite Black southern family during the Jim Crow era. Designed and built in the aftermath of the 1906 Atlanta race riots, the Herndon home shows the unique influences of Adrienne Herndon, who was greatly concerned with the impact of the riots on her family. Although Adrienne did not live to enjoy the fruits of her design, her husband, Alonzo, lived at the property until his death in 1927. From the late 1920s until his death in 1955, Alonzo and Adrienne's son, Norris, resided at the family's home, while overseeing the legacy and expanding the influence of his fathers insurance business. Much of the present interior decoration reflects the taste and style of Norris Herndon.

²⁹ Gomez-Graves 1976

³⁰ Joe Brown to Dr. Tim Crimmons, July 2, 1980

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Previous documentation on file (NPS):

- Preliminary Determination of Individual Listing (36 CFR 67) has been requested.
- Previously Listed in the National Register. (Listed as a contributing resource in the Atlanta University Center District, July 12, 1976.)
- 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): Herndon Home

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10. GEOGRAPHICAL DATA

Acreage of Property: Approximately 1 acre

UTM References:	Zone	Northing	Easting
A	<u>16</u>	<u>3738150</u>	<u>740180</u>

Verbal Boundary Description:

The boundary of the Herndon Home and its associated property is shown as the rectangular configuration delineated on the accompanying map entitled, The Herndon Home: Survey and Plat of Property In: Land Lot 83, 14th District, Fulton County, Georgia, City of Atlanta.

Boundary Justification:

The boundary includes the house and carriage house which have historically been part of the Herndon Home lot and which maintain historic integrity.

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11. FORM PREPARED BY

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June 19, 1998

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National Historic Landmarks Survey
NRHE, NPS (NC-400)
1849 C Street, NW
Washington, DC 20240
202-343-8166 and 202-343-8163

November, 1999

NATIONAL HISTORIC LANDMARKS SURVEY

December 3, 1999

NATIONAL HISTORIC LANDMARK NOMINATION

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Index to Photographs

Exterior photographs taken by Frank J. J. Miele, June 1, 1998. Negatives on file in National Register Programs Division, SERO, NPS, Atlanta, Georgia.

Historic exterior and all interior photographs, as well as photographs of Alonzo Herndon, and his family were furnished by the Herndon Home, where negatives are on file.

1. (26 of 41) Alonzo Herndon before columns, ca. 1915
2. (31 of 41) The Herndon family: Adrienne, Alonzo, and young Norris, ca 1910.
3. (16 of 41) Exterior, ca. 1915.
4. Primary (south) elevation, facing north.
5. (9 of 41) East elevation, facing west.
6. (12 of 41) North (rear) elevation, facing south.
7. (5 of 41) Detail of entry system, facing north.
8. (6 of 41) Detail of first floor window system, facing north.
9. Entry staircase.
10. Dining Room, ca. 1915.