

UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

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**NATIONAL REGISTER OF HISTORIC PLACES
INVENTORY -- NOMINATION FORM**

SEE INSTRUCTIONS IN *HOW TO COMPLETE NATIONAL REGISTER FORMS*
TYPE ALL ENTRIES -- COMPLETE APPLICABLE SECTIONS

1 NAME

HISTORIC g
Retail Credit Company Home Office Building

AND/OR COMMON
Same

LOCATION

STREET & NUMBER
90 Fairlie St., S.W. (at Poplar Street)

___NOT FOR PUBLICATION

CITY, TOWN
Atlanta VICINITY OF Fifth - Wyche Fowler

STATE CODE COUNTY CODE
Georgia 013 Fulton 131

CLASSIFICATION

CATEGORY	OWNERSHIP	STATUS	PRESENT USE
<input type="checkbox"/> DISTRICT	<input type="checkbox"/> PUBLIC	<input type="checkbox"/> OCCUPIED	<input type="checkbox"/> AGRICULTURE
<input checked="" type="checkbox"/> BUILDING(S)	<input checked="" type="checkbox"/> PRIVATE	<input checked="" type="checkbox"/> UNOCCUPIED	<input type="checkbox"/> MUSEUM
<input type="checkbox"/> STRUCTURE	<input type="checkbox"/> BOTH	<input type="checkbox"/> WORK IN PROGRESS	<input type="checkbox"/> COMMERCIAL
<input type="checkbox"/> SITE	PUBLIC ACQUISITION	ACCESSIBLE	<input type="checkbox"/> EDUCATIONAL
<input type="checkbox"/> OBJECT	<input type="checkbox"/> IN PROCESS	<input checked="" type="checkbox"/> YES: RESTRICTED	<input type="checkbox"/> ENTERTAINMENT
	<input type="checkbox"/> BEING CONSIDERED	<input type="checkbox"/> YES: UNRESTRICTED	<input type="checkbox"/> GOVERNMENT
		<input type="checkbox"/> NO	<input type="checkbox"/> INDUSTRIAL
			<input type="checkbox"/> MILITARY
			<input type="checkbox"/> PRIVATE RESIDENCE
			<input type="checkbox"/> RELIGIOUS
			<input type="checkbox"/> SCIENTIFIC
			<input type="checkbox"/> TRANSPORTATION
			<input type="checkbox"/> OTHER:

OWNER OF PROPERTY

NAME
Mr. Manuel Chavez

STREET & NUMBER
859 Springdale Road N.E.

CITY, TOWN STATE
Atlanta VICINITY OF Georgia 30306

LOCATION OF LEGAL DESCRIPTION

COURTHOUSE,
REGISTRY OF DEEDS, ETC. Superior Court

STREET & NUMBER
Fulton County Courthouse

CITY, TOWN STATE
Atlanta Georgia 30303

6 REPRESENTATION IN EXISTING SURVEYS

TITLE
Historic Structures Field Survey: Fulton County, Georgia

DATE
1976 ___FEDERAL STATE ___COUNTY ___LOCAL

DEPOSITORY FOR
SURVEY RECORDS Historic Preservation Section, Department of Natural Resources

CITY, TOWN STATE
Atlanta Georgia 30334

7 DESCRIPTION

CONDITION		CHECK ONE	CHECK ONE
<input checked="" type="checkbox"/> EXCELLENT	<input type="checkbox"/> DETERIORATED	<input type="checkbox"/> UNALTERED	<input checked="" type="checkbox"/> ORIGINAL SITE
<input type="checkbox"/> GOOD	<input type="checkbox"/> RUINS	<input checked="" type="checkbox"/> ALTERED	<input type="checkbox"/> MOVED DATE _____
<input type="checkbox"/> FAIR	<input type="checkbox"/> UNEXPOSED		

DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE

The Retail Credit Company Home Office Building is a nine-story (plus basement), reinforced-concrete-frame office building of Art Deco design constructed in 1920 (three stories) and in 1929 (six stories).

Construction of the initial three stories began in February, 1920, and was completed in the fall of the same year. Construction of the six-story addition began June 10, 1929, and was completed early in 1930 with occupancy of the new addition occurring March 14, 1930. Occupancy of the original three stories was maintained throughout construction of the 1929 addition, even though changes were made to the facades (fourth-floor level) and extensions were made to the stairwell, elevators and the mechanical/electrical/plumbing systems.

The building occupies the entire site (50 feet x 100 feet) and rises uniformly from street level. Floor heights are about 12 feet each, except for the first floor, which is about 14 feet. Structural bays are approximately 25 x 25 feet, with four bays along Fairlie and two along Poplar. The east and south facades are sheathed in limestone and expressed as grids formed vertically for the full height of the building by the structural columns and by pilasters placed at half-bay positions. Pilasters also occur at the quarter-bay points in the six-story portion. Horizontal elements of the grid are formed by spandrels in the 1929 addition (starting at the fourth-floor level) and by stone belt coursing at window-sill height at the second- and third-floor levels in the original, 1920 portion.

West and north facades are constructed of buff-gray brick with 12-inch-wide, horizontal limestone bands set flush with the brick at window-head height on the second through the ninth floors. A wider limestone band occurs on the west facade at window-sill height. All brick is running bond.

Fenestration of the building is composed of several types of window units, ranging from store-front elements at the street level on the east and south facades to double-hung units in office areas, toilet rooms and stairwells on the west facade. Windows on the Fairlie and Poplar frontages are key elements in the design of the building and their differences generate considerable visual interest. The differences in type are due mainly to the different architectural problems confronting Morgan, Dillon and Lewis in 1920 and 1929. The three-story solution of 1920 was a new-building response in the vocabulary of other office structures of the era in Atlanta. The problem in 1929 was much more complex: how to place six floors of office space over the old three-story portion after nine years of intensive building experience and major changes in building technology and the aesthetics of architectural design. The Art Deco six-story block resting on the earlier three-story mercantile/classical base was the architect's response.

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8 SIGNIFICANCE

PERIOD	AREAS OF SIGNIFICANCE -- CHECK AND JUSTIFY BELOW				
<input type="checkbox"/> PREHISTORIC	<input type="checkbox"/> ARCHEOLOGY-PREHISTORIC	<input type="checkbox"/> COMMUNITY PLANNING	<input type="checkbox"/> LANDSCAPE ARCHITECTURE	<input type="checkbox"/> RELIGION	
<input type="checkbox"/> 1400-1499	<input type="checkbox"/> ARCHEOLOGY-HISTORIC	<input type="checkbox"/> CONSERVATION	<input type="checkbox"/> LAW	<input type="checkbox"/> SCIENCE	
<input type="checkbox"/> 1500-1599	<input type="checkbox"/> AGRICULTURE	<input type="checkbox"/> ECONOMICS	<input type="checkbox"/> LITERATURE	<input type="checkbox"/> SCULPTURE	
<input type="checkbox"/> 1600-1699	<input checked="" type="checkbox"/> ARCHITECTURE	<input type="checkbox"/> EDUCATION	<input type="checkbox"/> MILITARY	<input type="checkbox"/> SOCIAL/HUMANITARIAN	
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> ART	<input type="checkbox"/> ENGINEERING	<input type="checkbox"/> MUSIC	<input type="checkbox"/> THEATER	
<input type="checkbox"/> 1800-1899	<input checked="" type="checkbox"/> COMMERCE	<input type="checkbox"/> EXPLORATION/SETTLEMENT	<input type="checkbox"/> PHILOSOPHY	<input type="checkbox"/> TRANSPORTATION	
<input checked="" type="checkbox"/> 1900-	<input type="checkbox"/> COMMUNICATIONS	<input type="checkbox"/> INDUSTRY	<input type="checkbox"/> POLITICS/GOVERNMENT	<input type="checkbox"/> OTHER (SPECIFY)	
		<input type="checkbox"/> INVENTION			

SPECIFIC DATES 1920, 1929

BUILDER/ARCHITECT See continuation sheet.*

STATEMENT OF SIGNIFICANCE

The significance of the Retail Credit Company Home Office Building is in architectural merit and in commercial history, as the first headquarters building for the Retail Credit Company, organized in March, 1899.

Architecturally, it is significant as one of Atlanta's very few extant examples of Art Deco architecture. The Southern Bell building (Ivy Street and Auburn Avenue) is perhaps the best-known and splendid example in the city. It occupies a topographically prominent site and the low height of surrounding buildings allows the bulk and height of the Southern Bell building to be seen and appreciated from adjacent streets. The Retail Credit Company Home Office Building is also a good example of Art Deco design, but its visual accessibility is restricted by the bulk, height, and position of surrounding buildings. It is located on Fairlie Street -- a short, narrow, side street -- "behind" other buildings of nearly the same height facing onto much more prominent downtown streets. The Art Deco portion of the Retail Credit Company Home Office Building begins at the level of the fourth-floor spandrel and is less noticeable to the pedestrian than the Neo-classical/mercantile design of the first two floors. However, the building's Art Deco features are well-conceived, strongly expressed and consistently carried out.

The building also is important because it was the first high-rise office building in Atlanta to be completely air-conditioned. Refrigerated-air-distribution systems came to Atlanta during the 1920s, but their applications prior to the late years in the decade were limited, either to smaller (low-height) or to very specialized buildings, such as the Fox Theatre.

The underfloor electrical/telephone duct system incorporated into the flat-slab design of the structural floors was also an important innovation of the Retail Credit Company addition of 1929. The accessibility of power supply/telephone connections to work stations arranged in an "open office" format was an important technological response to the dramatic increase in the use of business machines and the evolutionary process of business management.

The Retail Credit Company was founded March 22, 1899, by Cator Woolford and his brother, Guy Woolford. Both men had been active in the Retail Grocer's

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9 MAJOR BIBLIOGRAPHICAL REFERENCES

Personal inspection, Arnall T. Connell and Kenneth H. Thomas, Jr., Sept., 1979.
 Garrett, Franklin M. Atlanta and Environs, Vols. I, II (New York, 1954).
The Roundtable, The Retail Credit Company, Vol. 29, No. 9, Sept., 1956.
 Roberts, J.S. The Spirit of Retail Credit Company, A History (Atlanta: Retail Credit Company, 1965).

UTM NOT VERIFIED

10 GEOGRAPHICAL DATA

ACREAGE OF NOMINATED PROPERTY less than one

QUADRANGLE NAME Northwest Atlanta, Georgia

QUADRANGLE SCALE 1:24,000

UTM REFERENCES

A 16 741750 3738090
 ZONE EASTING NORTHING

B
 ZONE EASTING NORTHING

C

D

E

F

G

H

VERBAL BOUNDARY DESCRIPTION

As marked on the accompanying Fulton County, Ga., Tax Map #14-78-12-88.

LIST ALL STATES AND COUNTIES FOR PROPERTIES OVERLAPPING STATE OR COUNTY BOUNDARIES

STATE	CODE	COUNTY	CODE
STATE	CODE	COUNTY	CODE

11 FORM PREPARED BY

NAME/TITLE Arnall T. Connell, professor, Georgia Institute of Technology, Atlanta
Kenneth H. Thomas, Jr., Historian (contact)

ORGANIZATION

Historic Preservation Sec., Ga. Dept. of Natural Resources

DATE

Oct. 12, 1979

STREET & NUMBER

270 Washington St., S.W.

TELEPHONE

(404) 656-2840

CITY OR TOWN

Atlanta

STATE

Georgia 30334

12 STATE HISTORIC PRESERVATION OFFICER CERTIFICATION

THE EVALUATED SIGNIFICANCE OF THIS PROPERTY WITHIN THE STATE IS:

NATIONAL

STATE X

LOCAL

As the designated State Historic Preservation Officer for the National Historic Preservation Act of 1966 (Public Law 89-665), I hereby nominate this property for inclusion in the National Register and certify that it has been evaluated according to the criteria and procedures set forth by the National Park Service.

STATE HISTORIC PRESERVATION OFFICER SIGNATURE

Elizabeth A. Lyon
 Elizabeth A. Lyon

TITLE Acting State Historic Preservation Officer.

DATE 10/30/79

FOR NPS USE ONLY

I HEREBY CERTIFY THAT THIS PROPERTY IS INCLUDED IN THE NATIONAL REGISTER

Sally G. Dodds
 SALLY G. DODDS
 ATTENDANT
 CHIEF OF REGISTRATION

DATE 1/8/80

DATE 1/2/80

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CONTINUATION SHEET Description ITEM NUMBER 7 PAGE 2

Street-level store-front windows are constructed of wood and are recessed into openings formed by the column/pilaster grid design and the segmented-arch form of the second-floor spandrel section. The window unit above the classically designed head member is divided into three fixed-glass sections, the center section being twice the width of each side section. The unit below the head contains a fixed-glass center and two operating double-hung sections half the width of the center division. The window unit rests on a stone sill whose height is approximately 2 feet above the sidewalk level. The space between the stone window sill and a 5-inch-high stone sill at the junction of building wall and sidewalk is divided into stone panels whose width matches that of the window openings. The wooden joints, mullions, head and sill of the window unit are strongly expressed with the head member dominant.

Second- and third-floor windows on the east and south facades are deeply recessed in their openings and are divided horizontally to match the mullion spacing of the store-front windows. The window units are wood, double-hung (1/1) sash with sill height about 24 inches above the finished floor and heads at about 9 feet.

Windows at the fourth through ninth floors on the Fairlie and Poplar facades are single wood, double-hung (1/1) sash recessed into openings formed by the grid of columns and pilasters. Sill/head heights match those in the older (1920) portion of the building.

Low-relief decorative elements are sculpted into the full width and height of limestone spandrels occurring on the east and south facades at each of the corner bays of the 1929 addition. The directionally vertical geometric design is composed of two shield-like panels set off by narrow, vertical bands of vine-like filagree. This same design is carried across the building at the roof spandrel level on both the south and east facades. All other spandrel panels in the 1929 portion are plain, smooth-faced limestone set behind the plane of vertical grid elements.

Wrought-iron railings are positioned on the Fairlie and Poplar facades at the third-floor window level of the corner bays. The railings have three small decorative panels separating two runs of balusters. The railings are mounted at the window-sill level and secured at each end to the pilasters.

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The principal design feature of the building is the characteristically Art Deco solution to ending the vertical grid elements of the scheme. Instead of providing a massive cornice to overhang the facade and stop the verticals at the top, such as the solution used in the Healey Building and others, the vertical grid elements of the Retail Credit Company Home Office Building are strongly expressed by extending the column/pilaster elements of the grid above the coping line and by setting back the parapet well above the roof spandrel to emphasize the depth, as well as the width, of the vertical element. The visual effect of the solution is created by seeing the crenulated top edge of the building against the sky. The top of each vertical element of the grid is carved with filigree similar to those on spandrel panels.

The principal entrance to the building occurs in the northernmost window-bay on Fairlie Street. A pedimented roof feature "supported" by scroll brackets and pilasters extends slightly beyond the wall plane and frames an entrance alcove. The door/transom unit is a metal, storefront type of recent origin set at the rear of the alcove. A secondary entrance/exit occurs on Poplar Street at the southwest corner of the building where a stair tower was added for code purposes in the early 1950s. A service entrance is located at street/alley level about mid-point of the west side of the building.

Interior

The allocation of floor space for major activities, service functions and circulation elements is generally the same for each floor above the basement level. The north half-bay of the building contains three passenger elevators, an elevator lobby and the single internal stair tower. Toilet rooms, equipment rooms, storage rooms and other spaces used for building services/equipment are located on the west side of each floor in the north half of the building. The remaining area of each floor was used for office functions.

Interior materials, hardware and surface finishes throughout the building are utilitarian for the most part and presently reflect recent occupancies. Exceptions occur at several locations, mainly in service areas, where the original partitioning is still evident and toilet-room fixtures and fittings are still in use. The stair at the northwest corner of the building is metal pan with concrete-filled treads/landings and ornamental iron balusters capped by a

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burned-wood handrail. Evidence of marbled, painted wainscot in the stairwell and in several elevator lobbies was found during inspection of the building.

Elevator cabs, doors, and trim, call buttons and other lobby features are functional in design. The hall call lights are cast-iron bracket fixtures with small spherical globes. One of the three elevators has hall doors with wire glass panels set into a brass frame and cage-style cab door.

The Retail Credit Company Home Office Building incorporates two important technological innovations of the late teens/early twenties that distinguish it among other early office buildings of the city. The six-story addition incorporated an underfloor duct system for distribution of electrical power and telephone service to work stations positioned away from partitions and walls. The system occurs on floors four through nine and is still servicable at several locations.

The other major innovation was the installation of a central refrigerated-air-conditioning system in the building. The Carrier Engineering Company equipment in the fan room at the roof level is still servicable, even though the compressors have been supplemented and the controls have been recently replaced. The air-distribution system on each floor, made up of surface-mounted metal ducts, is still in place and servicable for office occupancy. There is evidence that dropped ceilings were used in executive-office areas to hide the ducts. Decorative ceiling diffusers are still in place in several areas. Heating for the building is provided by steam supplied by the Georgia Power Company. Room heating fixtures are fin-type convection units with radiators retained in toilets, building-service areas and in a few of the private offices.

The building still retains a technological remnant of interest. The original construction included the installation of an electric master-clock system. The International Time Corporation master-control panel (dated 1919) is located in the basement and wall-mounted and bracket-style clocks are still in place on the upper floors. All equipment is operational.

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Association in Chattanooga, Cator as an operator of several grocery stores, and Guy as a practicing attorney. The Association maintained a book of customers with unsatisfactory credit, a "deadbeat list," but Cator determined that the publication of a list of desirable credit customers would serve the Association's interest best. He proposed publication of a book that would indicate "prompt, medium, slow or require cash" based on merchants' records. Cator was authorized by the Association to prepare a book based on his ideas. He traveled to Cincinnati to study the large, successful Retail Mercantile Agency which had been founded there in 1884 by A.D. Chapman, and on his return to Chattanooga set up a credit bureau for the Association and began collecting data for the publication of what was later called the Blue Book. This work was completed and the Blue Book Credit Company was formed by Henry C. Cravens, secretary of the Association, in 1898.

With the experience gained in Chattanooga and a growing list of innovative ideas, Cator and Guy moved to Atlanta to open the Retail Credit Company in 1899. Atlanta was chosen because of its growing importance as a regional center for trade and finance. The Cotton States and International Exposition of 1895 had been the signal that Atlanta, not Chattanooga, was the place for the new business.

Credit bureaus serving industry (manufacturing and wholesaling) had been operating in other United States cities since the formation of R.G. Dun and Company and John M. Bradstreet and Son in the late 1840s. Credit information concerning individual consumers was not much in demand until the suburban movement of the late-nineteenth century required shopkeepers and other retailers to extend credit to customers living beyond a strictly local or neighborhood area. Among the early companies of this type was one organized by the Selss brothers in Brooklyn, New York, in 1869. The company was first known as the Mercantile Protective Agency and later as the Retailers Commercial Agency, Inc. It was purchased by the Retail Credit Company and operated as a wholly-owned affiliate company.

Several other bureaus followed the founding of the Brooklyn company: Cincinnati, Baltimore, Richmond, Detroit, New Orleans and other cities. It is estimated that there were about two dozen agencies specializing in consumer credit information in operation by 1900. In 1896, the National Association of Retail Credit Agencies was organized to represent the thirty or more agencies

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comprising its membership. These events followed announcement by the courts of a doctrine of "privileged communication" applied to the preparation of credit reports in response to specific requests. The doctrine also removed some of the grounds for libel and slander suits. (Recent Supreme Court and federal legislation has further interpreted the doctrine.)

The Retail Credit Company was started in a small office in the Gould Building at No. 10 Decatur Street in Atlanta. Company offices were moved to larger quarters in the Century Building (fifth floor) in 1903 and to spacious accommodations on the fourteenth floor of the Healey Building in 1914. Continued growth of the Company within the state and its evolving business methods required the formation of a printing and supply division, an event which prompted the decision to build a Home Office Building. Construction was started in 1919 and completed in 1920. The three-story building was designed to accommodate heavy printing presses in the basement and the future addition of six floors. The original structure was judged to be too small for the company, and plans to construct the addition were completed in 1929. The company occupied the nine-story Home Office Building until it constructed new quarters in 1954 at 1600 Peachtree Street.

The availability of fast, accurate, confidential credit information to retailers was an important business service needed to facilitate the growth of retail trade in Atlanta and throughout Georgia. The Retail Credit Company provided the service and expanded it to include insurance companies. This latter service became the dominant part of the business in the early 1920s with the creation of the company's "Special Reports" for the rapidly expanding insurance-underwriting business. The company continued to expand its services throughout the full range of consumer credit until its purchase in the early 1970s by a major business venture, Equifax.

The Retail Credit Company sold its Home Office Building at 90 Fairlie Street to the Coastal States Insurance Company in 1954. Coastal States wholly occupied the structure until construction was completed in 1971 of its own office building on Peachtree Street. Coastal States sold the 90 Fairlie Street building that same year to the Georgia Casualty and Surety Company, which wholly occupied the building until 1975. Georgia Casualty moved its offices to Brookhaven in 1975 and began leasing space at 90 Fairlie Street to a variety of office tenants, principally law firms. Early in 1978, Georgia Casualty decided to allow these leases to expire and placed the building on the market for sale. The last tenant, a law firm, moved out in January of 1979, leaving the building vacant. A contract for sale was negotiated during

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the summer of 1979 with the closing successfully completed in September of that year. The new owner, Manuel Chavez, plans to renovate the building for office occupancy on the upper floors and retail/food service occupancies on the first floor as recommended in the Fairlie-Poplar Revitalization Plan.

Mr. Cator Woolford was born February 7, 1869, in Woolford, Maryland, a small farming community 12 miles from Cambridge, Maryland. He attended local schools and subsequently completed two years at the University of Maryland. He joined the U.S. Weather Bureau and was assigned to the weather station in Chattanooga, Tennessee. After four years in the Bureau, Woolford resigned in 1891 to become assistant vice president of the Tennessee Mutual Building and Loan Association. In 1894, Cator and his brother, T.G. (Guy) Woolford, organized a mercantile (grocery) business called Woolford and Company. Five years later, in March of 1899, Cator founded the Retail Credit Company in Atlanta. He resigned his post as chairman of the company in 1931 and retired to devote his considerable skills and energy to civic and philanthropic projects. "Mr. Cator," as he was often called, died March 19, 1944.

Cator Woolford was a prime mover and the principal force in initiating a number of employment programs in Atlanta and throughout the state. He introduced the Vocational Guidance Service into the public schools of Atlanta in 1915; established the Community Employment Service in the city; founded and maintained the Georgia College Placement Office; established the personnel department at the University of Georgia; provided the means to create vocational-guidance libraries in eight Georgia colleges; and in cooperation with the Rosenwald Foundation, he set up a training school for blacks under the management of the Community Employment Service. Woolford also was responsible for introducing a dental-health service into the Atlanta public schools; financed a monthly publication for the Garden Clubs of Georgia; supported and directed the Georgia Vegetable Growers' Association; and financed and equipped a modern dental clinic for blacks at Grady Hospital. He and Cason Calloway were responsible for the construction of "Georgia Hall" at Warm Springs and donated 350 acres of land in Glynn County to the State of Georgia for a public park. The University of Georgia and Oglethorpe University conferred honorary degrees on Cator in the early 1940s for his achievements in business and his contributions of service to the people of Georgia.

* Architects were Morgan, Dillon and Lewis, Atlanta (original building and addition). General contractor was Southern Ferro Concrete Company, Atlanta (original building and addition).

TAX MAP

Retail Credit Company, Home Office Building
 Atlanta, Fulton County, Georgia

Scale: 1" = 80'

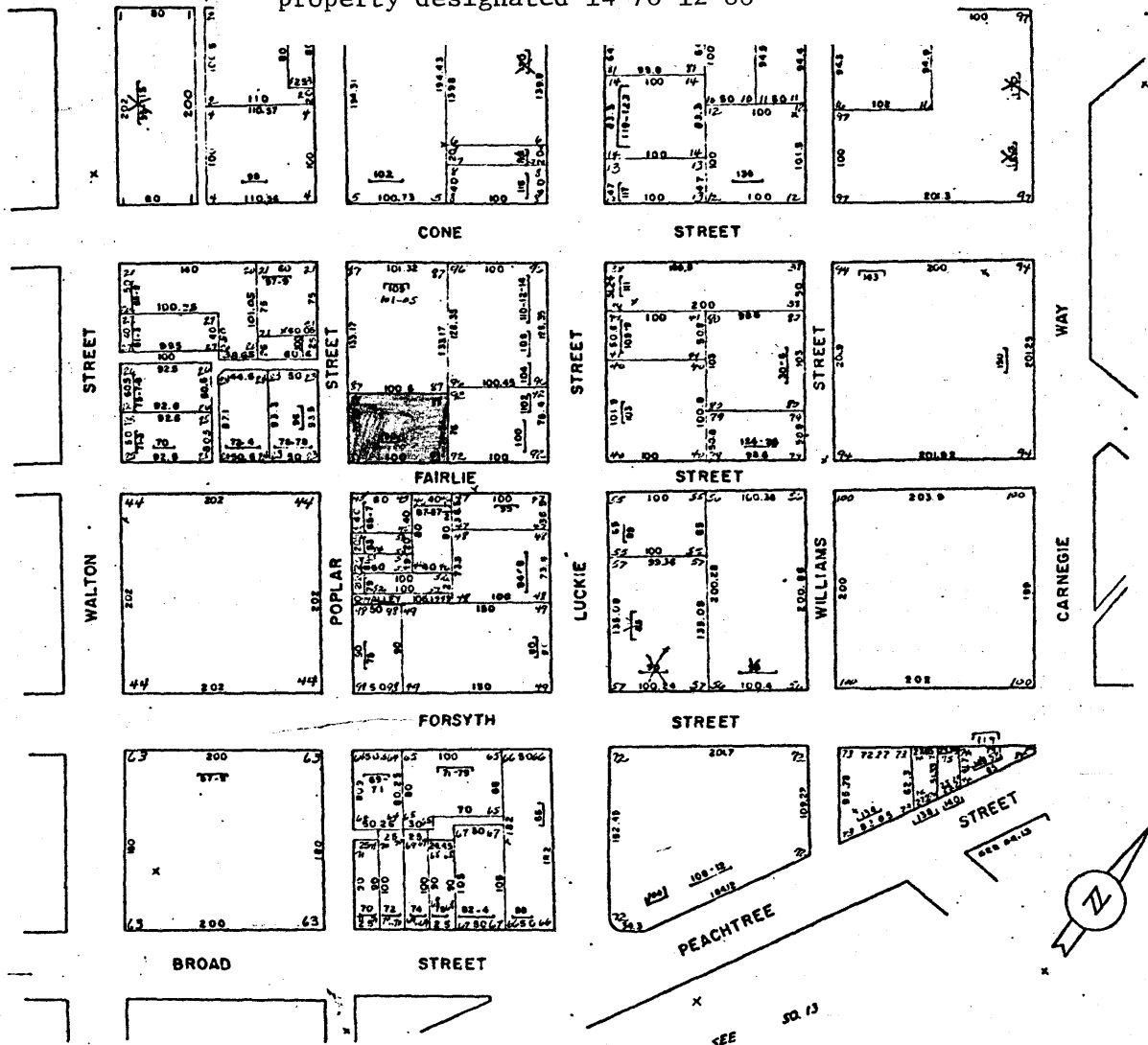
Source: Tax Assessors Office, Fulton County

Courthouse

Date: current

Key: The nominated property is the shaded
 property designated 14-78-12-88

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SEE SQ. 11

SEE SQ. 13

THESE BOOKS ARE THE PROPERTY OF THE FULTON COUNTY TAX ASSESSORS OFFICE

SCALE 1" = 80'