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In **KEYSTONE**, an excerpt of the **SB 30** conversation with the two leaders behind the wonderful **NEWMAN TO NOW** series, **Page 11**

In the **CREME DE MEMPH** page, a look at the historic widening of **JEFFERSON AVE. Pages 14-15** and a look at **REDLINING** from **HIGH GROUND NEWS**, **Pages 18-19**

In **STYLE** an inspiring look at youth community-building at the **CARPENTER ART GARDEN** in **BINGHAMPTON. Pages 29-31**

# STORYBOARD

## MEMPHIS

COMMUNITY DEVELOPMENT  
LAW CORNER

### Combating Predatory Investors

More Regulation & Advocacy For Low-Income Home Renters May Help in the Battle Against Out-of-Town Investors Like Cerberus

By DANNY SCHAFFZIN & STEVE BARLOW

On Christmas Day 2018, *Washington Post* reporters Todd Frankel and Dan Keating delivered a printed gift to Memphis. It was a detailed, carefully researched expose concerning the practices of one of the largest property owners in Memphis and Shelby County and its wholly owned subsidiary rental property management company, a New York City based private equity firm known as Cerberus Capital Management (“Cerberus”).

The Washington Post  
Democracy Dies in Darkness

*Eviction filings and code complaints: What happened when a private equity firm became one city's biggest homeowner*

By Todd C. Frankel and Dan Keating  
December 25, 2018

MEMPHIS — She was late on rent and back in eviction court. Second time this year. Fourth time in the past two. Cassandra Brown, married mother of two, was fighting to stay in a house that her family had owned for years, until they lost it to the bank shortly after the 2008 financial meltdown.

Now, she and her family continued to live in the same house as renters, paying more each month in rent than they once did in mortgage. Brown didn't want to uproot her children, even as the house passed from one investor to the next, finally landing with the \$35 billion New York private equity firm Cerberus Capital Management.

In a nutshell, the story that Frankel and Keating told was that the same out-of-state investment firm that made money during the subprime lending boom of the late 1990's and early 2000's—the leading cause of the financial crisis of 2008 and the leading cause of dramatic real estate value decreases in Memphis and across the nation—has found a way to make money on the fallout of their predatory lending practices.

At rock-bottom prices, Cerberus has

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For 70 years now, the iconic neon Universal Life Insurance Co. sign has stood proudly on this northeast corner of Danny Thomas Blvd & Martin Luther King, Jr. Avenue, fronting the equally-iconic Egyptian Revival-style Universal Life Insurance building. (photo: Mark Fleischer)

BRIDGING PROSPERITY

### The Universal Life Building: Designing a Better Memphis

By MARGOT PAYNE

*I can only surmise that the founders of Universal Life wanted to make a statement.*  
~Juan Self, of Self + Tucker

The legacy of the Universal Life Insurance Company is inextricably linked to the building it operated out of for more than 50 of its nearly 80 years in business. Built in 1949, the prominent Egyptian Revival building stands as a testament to the drive and resilience of community leaders during times of extreme racial prejudice

and systemic barriers to economic mobility, as well as an enduring commitment to community and shared prosperity. Recently revitalized by Self + Tucker Architects as their headquarters, *StoryBoard Memphis* sat down with founding principals Juan Self and Jimmie Tucker to discuss the 70th anniversary of the building and how they're continuing the monumental legacy of its original tenants.

UNIVERSAL LIFE

The story of Universal Life begins with its founder, Dr. Joseph Edison Walker. Born to sharecroppers in Tillman, Mississippi in 1879, Dr. J.E. Walker opened a medical practice in Indianola, Mississippi before becoming the president of the Mississippi Life Insurance Company in 1917, providing insurance to black Mississippians when white companies refused. He

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PROSPERITY VS. PAIN

### How the Water Flows: Flint, Michigan vs. Memphis, Tennessee

By CECILIA FAY  
University of Memphis

*You are halfway there. The race is almost done. You have been training for this all year and have been giving your all for thirteen miles. Endorphins are being released as your heart rate increases. Your body is covered in sweat and your mouth is raw and dry - you now have a thirst only water can quench.*

Essential to human hydration and a critical component of heath and survival, water flows in various uses of our everyday lives. It hydrates, cleanses, washes, and nourishes. Here in Memphis it is something most people don't think twice about consuming - we expect a clean-water quench. Unfortunately for the residents of Flint, Michigan, water requires intense scrutiny before being used or consumed. In Flint, people must resort to purchasing bottled water from grocery stores and super markets. This bottled water is used not only to drink but also for bathing and cooking.

Water is supposed to be a source of nourishment and a source of cleanliness, but for the people of Flint it is a source of consistent pain and suffering. And as if to deliver one final, massive punch to Flint residents, the government still requires residents to pay a bill for water they're unable to drink.

Since 2014, this has been the inescapable reality for the people of Flint. Not only have they been denied a basic human necessity, but their water has produced a number of deadly health risks. Tom Carmody, of the online magazine “The Verge” and Michigan Public Radio, said “the known consequences include lead poisoning, skin rashes, and carcinogens in the water.” According to NRDC.org, a Natural Resources conservation organization, some 9,000 children, who are particularly sensitive to lead and its effects, were exposed to contaminated water.

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### SHARED PROSPERITY

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LETTER FROM NPI PRESIDENT

### Hard At Work In Effort To A Shared Prosperity

By STEVE BARLOW

The theme of this issue is “Shared Prosperity.” Those two words represent what Neighborhood Preservation, Inc. is all about.

Our team, and our many partners and collaborators, work to build and improve systems that make neighborhoods better by eliminating blighted properties and reducing abandonment and neglect of real estate.

Strong and stable neighborhoods are the place where prosperity always has its roots; not prosperity in the sense of wealth or riches, but rather in the sense of safety and security. And when we talk about the need for every neighborhood to be free from the scourge of blighted property, we are talking about a level playing field – a shared sense of well-being and a shared quality of life across the entire Memphis community.

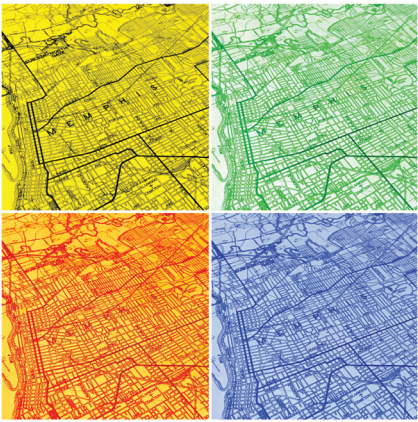
The partners being featured on our NPI Connections page are working toward shared prosperity in their own way as well.

Mrs. Morris of the Klondike-Smokey City CDC points out the importance of the “shared” part of shared prosperity – despite a rich history, disinvestment has resulted in large scale abandonment and population loss in Klondike and Smokey City. Mrs. Morris and KSCCDC are using community activism to call for a more prosperous future.

Mr. McKnight of GWERC emphasizes the need for special efforts like community benefits agreements to influence the economic forces at work in Whitehaven. He notes the prosperity that is possible if the potential of the Whitehaven community is fully realized.

And our own “alumni” Austin Harrison points out the damage done by segregation and related disinvestment and sprawl, and mentions the importance of quality affordable housing – perhaps the most important thing we should assure is shared by all to encourage prosperity for all.

Blighted property revitalization and systems reform are the core of NPI's work to



strengthen neighborhoods, and are vital to achieving Shared Prosperity. If any of us, or any of our neighborhoods is not prosperous, then we are all impoverished.

I invite you to follow NPI on Facebook, Twitter and Instagram to learn more and keep up with different events we are pulling together this summer.

*Steve Barlow is President of Neighborhood, Preservation Inc.*

*NPI Coverage continues on Page 7*



UNIVERSAL LIFE  
Continued from Front Page

grew the company significantly until racial prejudice and threats of violence forced their relocation to Beale Street in Memphis. In 1923, after Mississippi Life came under the control of a white administration, Walker, along with Archie W. Willis, Sr. and Mark W. Bonner left to found the Universal Life Insurance Company (ULICO). They set up shop on the second floor of the Fraternal Bank at Third and Beale before moving to their own building at 234 Hernando Street. The building was constructed by Nashville-based McKissack & McKissack, one of the first and most prominent African American architecture firms in the country.

Despite constant intimidation and systemic obstacles to their success, Dr. Walker believed that economic prosperity was the key to black progress, and dedicated ULICO to “improving the economic condition of people of color.” In addition to providing insurance to the black community, ULICO invested in civic improvements, provided professional employment opportunities and educational scholarships, and financed home ownership and entrepreneurship. The Hernando Street office also housed the Memphis branch of the NAACP, and Dr. Walker helped organize the Memphis Negro Chamber of Commerce, as well as the Community Welfare League, later named the Memphis Urban League.

ULICO’s dedication to the economic empowerment of the black community also led Dr. Walker and his son, A. Maceo Walker, to establish Tri-State Bank in 1946. At the time of its founding, Tri-State was the only African American owned bank in the City of Memphis, and within its first ten years, loaned more than \$10,000,000 in mortgages to over two thousand families.

*“The neighborhood was changing... there was a lot of resistance to Foote Homes and Cleaborn Homes...”*

INTENTIONAL IN PLACE  
& STYLE

Under Dr. Walker’s leadership, ULICO quickly became a social and economic powerhouse in Memphis and beyond, setting up offices in 11 states from Virginia to California. By 1945 it became the second African American insurance company in the country to attain million-dollar-capital status, and its growth necessitated a larger building. ULICO again reached out to the architecture firm of McKissack & McKissack with the initial idea of remodeling First Baptist Church at Linden and Lauderdale. The church building went up for sale as the neighborhood grew more diverse and the congregation, like so many other white churches at the time, looked to move further east.

“The neighborhood was changing,” explained Jimmie Tucker of Self + Tucker Architects. “There was a lot of resistance to Foote Homes and Cleaborn Homes, public housing developments being built in this particular area. Universal Life was right down the street on the site of the FedEx Forum, and the congregation knew they were looking for a larger location.”

They didn’t take it, however, deciding instead to purchase the lot right next door to the church at the corner of Linden and Danny Thomas Boulevard. McKissack & McKissack completed ULICO’s striking, new Egyptian Revival style headquarters in 1949.

“I can only surmise that the founders of Universal Life wanted to make a statement,” said Juan Self of Self + Tucker. “They made an intentional decision not to move into that building,” Tucker agreed. “Intentionally selecting the Egyptian Revival style, intentionally selecting McKissack & McKissack as the design firm. This was all about their brand and the type of presence that they were wanting to continue in the community.”

The decision to build new instead of remodeling a former white church embodied the economic independence and power of the black community, and the collaboration between ULICO and McKissack & McKissack represented the strength and capacity

of two of the most powerful African American-owned businesses in the South. The use of Egyptian forms and imagery, most notably the reed-like fluted front columns with lotus capitals and bases, celebrated the achievements and artistry of Africans, challenging stereotypes of black inferiority that characterized the Reconstruction and Jim Crow eras. As Tucker explains, it was a time in which “African Americans were very intentionally trying to present themselves to combat against negative stereotypes. Dr. Walker lived through that period, and in the 1940s he has the opportunity to create this 33,000 square foot structure. I’m thinking that’s part of the psychology and the perspective that he might have had in intentionally going with a style that connects back to African history. That seems like a really powerful statement for them to make.”

Beyond its visual power and beauty, the new ULICO building was equipped with state-of-the-art office equipment, including its own basement print shop, a recreation room for employees, and a cafeteria open to the public. The basement cafeteria quickly became a community gathering place, hosting neighborhood events and celebrations, as well as rallies and meetings during the Civil Rights Movement. The Memphis branch of the NAACP also relocated to the building, adding to the ethos of economic and political resistance embraced by the company and its headquarters.

Dr. Walker’s son, A. Maceo Walker, took over as president in 1953, and furthered his father’s legacy of simultaneously growing the company and the surrounding community by supporting black businesses and families. While African Americans were excluded from mainstream commercial enterprise and opportunities during segregation, money generated in the black community was also reinvested in the black community. The capital amassed by insurance companies like Universal Life was returned to the community through loans and other investments- investments white companies refused to make.

Universal Life also invested in local education initiatives, including sponsoring the first computer systems at LeMoyne-Owen College, and inviting high school students to the office to shadow employees and gain exposure to the professional world. Their commitment to the economic mobility of the community was unparalleled.

ULICO continued to grow and thrive well into the 1980s. In 1983, Patricia Walker Shaw succeeded her father as president of the company, becoming the first woman to head a major life insurance organization in the country. Tragically, Shaw passed away from cancer just two years later, and A. Maceo Walker resumed his position until his death in 1994.

REVITALIZING A BUILDING  
AND A LEGACY

Though ULICO shut its doors in 2002, its magnificent headquarters didn’t stay unclaimed for long. Juan Self and Jimmie Tucker closed on the building in early 2006. As Self explained, “We both have an interest in development and wanted an opportunity to have our own office. We saw this as a great place for that. Not only the history of the building, but the location right on the edge of downtown.”

In preparation for renovations, they had the building placed on the National Register of Historic Places, but by the time they finalized their plans for redevelopment, the real estate market bottomed out.

“That was about 2008,” Self recalled, “We persevered, looking at different opportunities throughout the course of those intervening years. Ultimately, we happened to be at a meeting where someone mentioned the Qualified Energy Conservation Bonds (QECBs) and suggested that this project might be perfect for that program.” QECB’s are federally subsidized bonds administered by states that can be used to fund building materials or systems that reduce energy consumption or even produce their own.

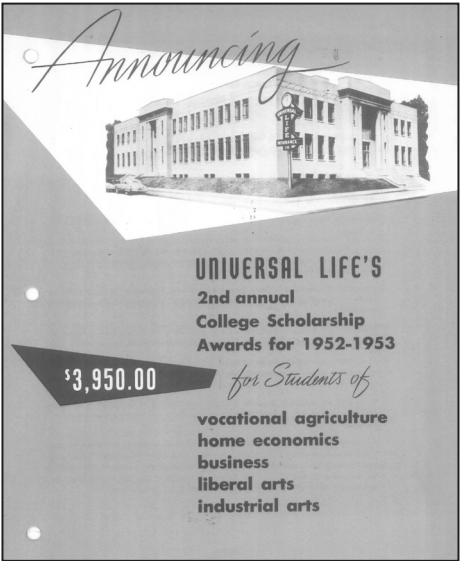
Self + Tucker applied for the competitive program and was awarded a significant allocation of funds. “That really gave the project momentum,” Self continued, “But



**Above Left:** ULICO’s Annual Homecoming in the mid-1960s, where employees would travel to the home office to celebrate the company. **Above Right:** Dr. J.E. Walker helps open Douglass Grocery. **Below Left:** ULICO sponsored the first computer systems at LeMoyne-Owen College. **Below Right:** A ULICO sponsored science fair. All photos courtesy of the Walker-Shaw Family Photo Collection and Self + Tucker Architects.



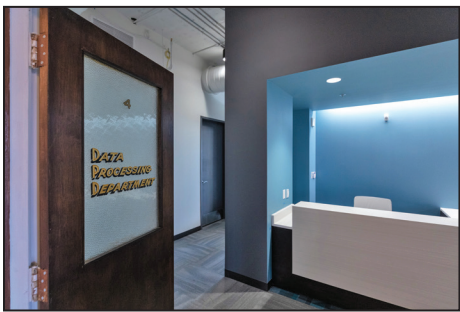
**Left:** A. Maceo Walker on the cover of the Commercial Appeal Magazine in 1967. **Below:** One of ULICO’s many scholarship opportunities offered to local students.



**Below Left:** Patricia Walker Shaw became the first woman to head a major life insurance organization in the country. **Below:** The ULICO print shop in the basement.







**Above:** The Universal Life Insurance Building, then and now. Note the FedEx Forum in the background where the original ULICO Building stood. **Below:** Founding principals of Self + Tucker Architects, Jimmie Tucker (Left) and Juan Self (Right).



#### UNIVERSAL LIFE, Continued

even then, there was still a lot of work to do. We still had a gap in the financing. The City of Memphis [and the Downtown Memphis Commission] assisted us tremendously... and we were able to get the project close enough where a commercial loan could fill that gap." The project received a PILOT (Payment in Lieu of Taxes) and thanks to its listing on the National Register, was able to take advantage of Federal Historic Tax Credits.

#### PRESERVATION AND SUSTAINABLE DESIGN

"One of the important aspects of this project, and one we're still working on, has to do with the LEED Certification," Tucker added. LEED, or Leadership in Energy and Environmental Design, is an international green building certification program that encourages builders and operators to be environmentally responsible. As part of the program, the revitalization of the ULICO building used local, regional, and recycled building materials, and a Solar Photovoltaic Panel Array will soon be installed onsite.

"Being an example of energy conservation and using recycled materials is very, very important," Tucker continued. "Memphis is well behind the curve when it comes to the number of solar arrays we actually have in the city. It's kind of a missed opportunity, but hopefully that's something that will improve over time. With our visibility, being able to have that solar array right outside on Dr. Martin Luther King Avenue would really make a statement, as well."

In addition to being a model for sustainable design, the revitalized ULICO building also demonstrates the best practices in historic preservation. Building on the research conducted by preservation consultant John Hopkins in 2007 to have the building placed on the National Register, students of Dr. Carroll Van West, Director of the Center for Historic Preservation at Middle Tennessee State University, dug deep into the history of the building and its founders in order to create a resource report as well as a six-panel history exhibit now on display in the front foyer.

"They just did an incredible job," said Tucker. "We knew about some of this research, but Dr. Van West had a real interest in the McKissack firm and McKissack family. He brought out some of that history that, quite honestly, I wasn't even aware of... A lot of people really appreciate what the company has meant to Memphis, but when they can come in and see there is a space being dedicated to the history and to learn something new, that's really something."

***"We're trying to preserve that history and give it new life in different art forms."***

MTSU's research, as well as meetings with the Walker and Shaw families and former employees of Universal Life, directly informed Self + Tucker's revitalization of the space, and the team was able to restore much of the original layout and materials. The main corridor on the first floor retains

its original terrazzo flooring and wainscoting in Tennessee marble, and the hand painted, gold-leaf names of departments and employees remain on most of the original office doors. "We were really fortunate from both a cost standpoint and a historic standpoint with the respect to the windows," Self added. "The contractor was able to restore and reglaze the windows with insulated glass while keeping the same frames. That was a huge cost savings."

Materials that couldn't be saved were replicated. After the original schoolhouse lights went missing, they were replaced with more energy efficient replicas, and the unsalvageable black and white bathroom tiles were replaced in-kind. "Some items that we weren't able to use will be repurposed, such as the original art deco light fixtures that were in the basement," explained Mario Walker, lead project designer at Self + Tucker.

"We kept all the end caps that have an art deco motif to use as backers for signs or nameplates in the corridors. Another item we kept in hopes to reuse are the original brass air diffusers. We want to interface with a local artist to create some type of sculpture and hang it out in the main stair hall as a nod to the history of this building." Two of those registers have already been restored and installed in the studio at the nearby Memphis Magnetic Recording Company, another innovative Self + Tucker project blending the best in historic and modern design.

"We're taking something that ordinarily would have been thrown away and discard-

ed in a landfill, and trying to preserve that history and give it new life in different art forms," Walker said.

Self + Tucker's new offices take up most of the second floor, and while they have certainly put their mark on the space, the layout of the new office doesn't deviate much from the original. A few offices and meeting rooms are tucked behind glass panels along the walls, but the main area is largely open.

"This was the original clerical space," Walker explained. "It was originally a large, wide open space with a ton of natural light that kind of flooded the space. For [Self + Tucker] to grow and develop our design capacity the way we want to, we had to become more of a close knit team. It's a studio atmosphere, instead of a more corporate one with people segregated into cubicles where you can't see each other. We wanted to bring the walls down to see each other's faces and have those conversations and that connection with each other." The excess of natural light and sweeping views aren't bad either. "They help stimulate that creativity," Walker added.

Self + Tucker's revamped office space continues the legacy of ULICO while incorporating modern principles of adaptive reuse and design. "The outcome of the office really reflects the maturing of our approach to design," Tucker explained. "When you design your own office, you can incorporate some strategies that you've successfully used on other projects- lighting or paint colors or materials, things of

*Continued on Page 31*



## CARPENTER ART GARDEN

tions with local businesses and schools.

Nelson explained one such partnership. “We have a partnership with the University of Memphis. Beginning last May and continuing thru September, students and alumni from the Architecture department of the University came every Saturday from 8am till 4pm in the 100-degree heat, and they didn’t just build something artistic, they did it cheerfully, and with wonderful attitudes. That is something we can never repay.”

The end result was a space for outdoor classrooms that is both visually appealing and useful. The University also helped build the main stage in the original art garden space.

Another local business that has stepped up to the volunteer plate this summer is Triumph Bank, who will be working with a group of teens who have been active participants in the Art Garden for several years and are hired by the Art Garden to work around the properties. The employees from Triumph are providing Professional Development to give teens the tools they need when they begin to look at their post-high school path. They are also teaching life skills that many of us take for granted and that the kids in neighborhoods like these don’t have access to: financial literacy; budgeting; opening and balancing a checking account; and planning for the future. There are collaborations with 5 local restaurants - Napa Cafe, Tsunami, Inspire Community Cafe, The Liquor Store, and Caritas Village - to provide locally grown produce from the 3 community gardens on the campus. The produce from the community gardens is also sold in local grocery stores and at neighborhood farmers’ markets.

Volunteers also come in the form of local



Outdoor classroom from UofM Architecture Dept.



Produce grown here goes to 5 local restaurants



artists who donate their time and talents to lead small group art lessons, music lessons and who oversee long-term projects.

Sometimes volunteers come in the form of individuals within the greater community who have items they believe can be of use to the garden. Recently, a gentleman arrived with several empty fertilizer containers that, after cutting off their tops, were transformed into tomato cages.

But there is always a need for more people to help. As Nelson said, “Everyone who comes here, whether a participant or a volunteer, is transformed by the interaction.”

### The Harvest

After only 7 years in operation, the Art Garden is already beginning to see a harvest from all the hard work. With some of the original participants completing their first year of college, and others stopping in to visit with staff members, their work serves as a beautiful example to the younger art garden members. It is like a passing of a symbolic baton, as the older students take the younger ones under their wings and train them as they too were once trained.

In describing the process, Henry said, “There is an entrepreneurial spirit that happens with the kids when they see how to interact with customers, how to plan your deliveries, how to plan what you are going to deliver, how to write an invoice, the entire process. The spirit is contagious, and the younger ones see it.”

There are many more projects in the works at Carpenter Art Garden. One of the biggest is a beautiful mosaic sign - “Welcome to Binghampton” - that will be created by the kids and the volunteers that will be assembled at Sam Cooper and Tillman.

But more visibility is always welcome. To truly understand the growth and the subse-



“A Heart is more Infinite than a Symbol”

quent harvest of all Carpenter Art Garden is doing for the lives of the kids of Binghampton, one has to see it up close.

“Awareness for the Art Garden has been growing at the pace it is supposed to,” Henry said. “But awareness is the key because you don’t really ‘get it’ if you don’t see it. People have to see the garden for themselves and all the work that’s being done here.”

### “Make This Place My Home”

*This place is a wonderful place  
This place is an encouraging place  
This place is a place of hope  
Which is the place I come to joke  
This place is full of joy  
This place is where  
your love can't be destroyed  
This place is the place where  
no one is wrong  
This place I call home.*

The poem, written by founding Art Garden member Trayvius Butler, sums up the spirit of Carpenter Art Garden pretty well. <>

## UNIVERSAL LIFE: Designing a Better Memphis, continued from Page 13

that nature. I think one of the really positive outcomes of the renovation of the Universal Life Building was the fact that our office, the design of it, improved significantly from those initial ideas.”

### CREATING SYNERGY

Self + Tucker Architects aren’t the only ones enjoying the revitalized ULICO building. The entire first floor will serve as the new home of the City of Memphis Business Development Center, a one-stop-shop for economic development resources that provides specialized training and loan programs to entrepreneurs and small businesses. Their mission to support and invest in black businesses goes hand-in-hand with the legacy of Dr. J.E. Walker and ULICO, and the City’s role in the redevelopment is a model of a true public/private partnership in a mixed financing development.

“When we were trying to secure bank financing over those years, one of the questions we received most often was about the sustainability of our tenants,” explained Tucker. “Banks want to know that you’re able to sustain the project over time, so it was very important that not only did the City commit funding, but they committed to be a tenant in the building for at least ten years.”

And there’s room for more. A series of untouched original office spaces on the second floor remain available for additional businesses and organizations. “Certainly our firm is an architectural design firm, and ideally other tenants would be compatible with that,” Self said. “But with the City of Memphis as one of our major tenants focusing on business development and diversity, we’re hoping to attract other businesses that we can actually create a synergy in the building with. We think the more that we can interact with each other, the better this space becomes as a place to work.”

Tucker agreed, “We’re not trying to make this your typical real estate development, but really a community development project. That synergy that Juan referred to, that’s really what we’re about as a firm. Our slogan is ‘Designing a Better Memphis,’ so we were looking at a way in which this building could not only be renovated, but how it could be even more than it was during the era when it was functioning as the headquarters for Universal Life. And

that’s really a tall order because the Universal Life Insurance Company was such an important company here in the City of Memphis. Not just for African Americans, but for the city as a whole.”

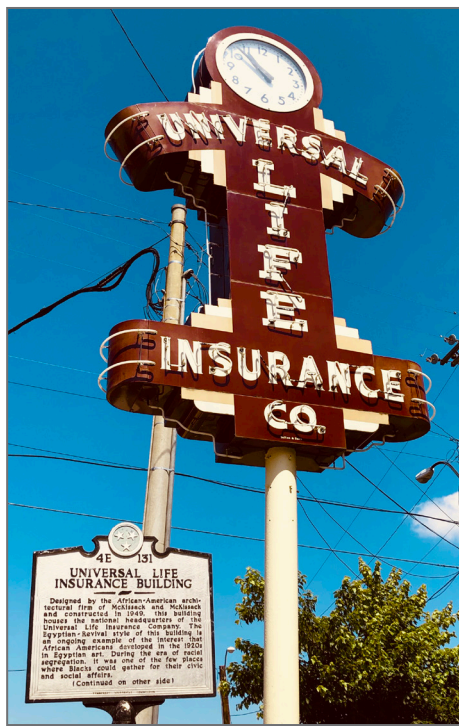
### COMMITMENT TO COMMUNITY

In keeping with their quest for synergy, as well as the spirit of Universal Life, Self + Tucker will also bring back the community cafeteria on the basement level.

“A lot of Memphians who are still present remember those days when they would come to the cafeteria, we wanted to try to carry on that legacy as well,” Self said. “It’s also a way for people that work in the building to interact with each other and bring clients in,” Tucker explained. “It creates a sense of community within a project and not to mention the surrounding neighborhood for people to come and engage, as well.”

The inclusion of the surrounding neighborhood in the revitalization is hugely im-

**“We’ve been able to bring it back for a new generation to understand the impact that the Universal Life Insurance Company had.”**



Mark Fleischer

portant to Self + Tucker. Much of the historic community was decimated by urban renewal and the departure of local industry from the 1960s through the 1980s, but Universal Life remained at the corner of Danny Thomas and Linden, now Dr. Martin Luther King, Jr. Avenue, devoted to its community.

Tucker is often asked to name his favorite project. “We’ve had the opportunity to work on some pretty amazing projects,” he explained. “Stax Museum, Civil Rights Museum, the FedEx Forum. But I say this project because of how many people in the community come up to us. We’re honored, but they’re grateful that we were able to save this building. To think that if this building were to be torn down, what it would have meant. I had some of these same recollections when Notre Dame was burning.”

“Or even when Tri-State Bank was torn down,” Self added. The other remaining monument of the Walker family’s commitment to economic empowerment at Main and Beale was torn down with little fanfare just last year.

“Fortunately that wasn’t the outcome here,” said Tucker. “We’ve been able to bring it back for a new generation to understand the impact that the Universal Life Insurance Company had. As a native Memphian, thinking about what’s happened to in my lifetime, I now see this building has the opportunity to go well into the future and hopefully inspire some young people, whether they be architects or entrepreneurs’ or some other creative, or just someone who is here in the neighborhood that sees that this neighborhood is making a comeback.”

### 70 YEARS AND COUNTING

While Self + Tucker has been in the space for nearly a year, the City has just moved in to the first floor as they prepare to celebrate the ULICO Building’s 70th anniversary this July. The team behind the revitalization has come a long way since 2006. “There are times when you get that feeling that this is really happening,” Self recalled. “One of them was when the windows on the east side we’re installed. Driving down Martin Luther King and seeing that it was like, ‘Oh wow, what a transformation.’ It’s one of those things you can imagine how it may be, but then when it’s actually there

and even better than you’d imagined, that was really powerful for me.”

“Also when the clock was turned back on,” Tucker added. “Several of us were actually here at the building the first night when we could actually see it in the dark, so we ran out there taking photos of it.” The iconic neon ULICO sign was restored locally by Balton Sign Company, the same company that installed it nearly seventy years ago.

While Self + Tucker’s revitalization looks to the building’s past, it’s not a museum. “Our approach to the design is honoring the history of this facility, but also marrying it to the best in contemporary design,” Self explained. “Speaking not only to the history, but also looking forward toward the future. We think the founders of the Universal Life Insurance Company were also looking from a future standpoint. It’s the community impact, economic impact, cultural impact, all of that kind of wrapped up, embodied in this building.”

Established in 1995, the building also marks a new chapter for Self + Tucker Architects as they take on more community revitalization projects.

“It’s one thing to be able to create plans for a project, but many times it’s about how you help clients secure the funds to actually implement a project and knowing about Historic Tax Credits, Low Income Housing Tax Credits, real estate development, and what banks are looking for. And we’ve gained a lot of insight from 2006 to 2019,” Tucker said. “I think that’s an important way in which our firm has evolved, and how we’re able to approach our work and have a greater impact through what we’ve learned. We’re honored to have had the opportunity to do this building; and the impact is beyond us being here in a great office enjoying this building. Much of the impact relates to the legacy of this project continuing to the future, and the way in which we have the opportunity to influence future work and a future generation that hopefully will be a part of the legacy of our firm, as well.” <>

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