

Universal Life building's beacon to shine in Memphis again

By Wayne Risher

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Universal Life Insurance Co. was a business incubator, proving ground for young executives and source of middle class jobs for black Memphians when segregation barred most doors to opportunity.

When the company's headquarters went vacant in 2001, many feared the imposing Egyptian Revival building at Danny Thomas and Dr. Martin Luther King Jr. Boulevard wouldn't survive as a symbol of African-American hope and pride.

But a [\\$6.2-million redevelopment](#), bolstered by public incentives, appears on track to write the next chapter in the building's storied history. It's proposed to be refurbished as environmentally sustainable office space, complete with a green roof and solar collectors, and positioned to help lead revitalization of a neglected pocket of Downtown.

Along with Beale Street, Robert R. Church Park, Clayborn Temple and other nearby sites, Universal Life is part of a concentration of institutions that were prominent in the lives of black Memphians, particularly during segregated times.

"It's our version of the Harlem Renaissance," said city housing and community development director Robert Lipscomb, who has long advocated a comprehensive neighborhood redevelopment strategy called Heritage Trail that "is about restoring the context and content and character" of sites including the Universal Life building. Lipscomb was making an analogy to New York's Harlem neighborhood, which underwent a cultural, social and artistic golden era in the 1930s.

Universal Life Insurance was founded at Beale and Hernando in 1923 with Dr. J.E. Walker, A.W. Willis and M.W. Bonner as charter officers.

The company moved to 234 Hernando before building its headquarters at what was

then the northeast corner of Linden and Wellington in 1949. The building was designed and built by the African-American firm McKissack and McKissack.

When Walker's son A. Maceo Walker ended a 35-year run as president in 1990, it was the nation's fourth largest black insurer, with \$67 million in assets and more than \$650 million of insurance in force. The insurance industry was changing rapidly at that point, however, and Universal was trying to change with it by promoting larger life insurance policies and increasing its sales force's efficiency.

A Baltimore company bought Universal Life in 1998, and the building gradually emptied. Left behind were names of officers and departments etched on beaded glass door windows, a time clock, cafeteria and reception hall and a distinctive neon clock marking the street corner.

Elaine Lee Turner, co-owner of Heritage Tours, said there's strong interest in the building from people who take tours focusing on African-American history.

"I was hoping it wouldn't go the way of many other things Downtown, another parking lot," Turner said. "I was elated that the building was going to remain in the black community. The land, the building, all of that was purchased by black Memphians, who pooled their funds and pulled together something of note that stays for ages."

Architects Juan Self and Jimmie Tucker bought the building in 2006 and assembled a redevelopment package that ran aground in the recession. This time around, the difference-maker is public incentives and funding and an anchor tenant, the city-owned Renaissance Business Center, which has signed a 10-year lease for about 13,000 square feet, including street-level space flanking Universal Life's old main corridor.

Self Tucker Properties LLC has secured \$1.08 million in city grants, a \$1.975 million Green Communities Grant backed by bonds for energy efficient improvements, a property tax freeze of up to 10 years and a \$300,000 development loan. The owners have a commitment for a \$1.8 million loan from First Tennessee Bank to go with \$595,492 in owner equity.

The firm will renovate a building that has been a symbol of pride and hope, particularly among black Memphians who grew up in the civil rights era.

“Universal life was the big kahuna and that building was a point of pride,” said insurance agent and former City Council member Fred Davis, 80. “I am not aware of an African American business that had the dominant effect of black capital that Universal Life had in Memphis at that time.”

“Universal Life gave young black professionals a place to work with high levels of dignity and camaraderie,” added Davis, who owns Fred L. Davis Insurance.

Davis’ wife, Ella, got her first job at Universal after graduating from Tennessee State University. Davis worked for North Carolina Mutual as a debit insurance agent, going door to door selling policies and collecting premiums.

Universal brought Art Gilliam’s father to Memphis from Nashville and later put teenaged Gilliam to work as a salesman. Gilliam, 72, became the city’s first black radio station owner in 1977 when he bought WLOK, where he is president and general manager.

Gilliam said Universal’s leaders founded Tri-State Bank and figured prominently in other African-American institutions including Walker Homes, an early middle-class subdivision for blacks, Mississippi Boulevard Christian Church, the NAACP and the Shelby County Democratic Club.

“The context is we’re talking about a segregated society, so the opportunities were relatively few for black entrepreneurs,” Gilliam said.

Universal and Tri-State were staunch supporters of civil rights, said Turner, 70.

“Quite often when protesters were jailed, they were the backbone of financial support as far as providing bail money, along with others, the churches and so forth,” he said.

Universal’s lower level meeting hall and cafeteria were a hub of social life.

“We couldn’t use the hotels for different meetings and functions,” Turner said. “That

building had a wonderful facility where the black community could have social events. In the time of segregation, when there were so many doors closed to African-Americans, that was one of those businesses that could be a role model and something we could look up to.”

Plans call for an exhibit about the history of Universal Life in the lobby area off King Boulevard. The cafeteria will be outfitted with a catering kitchen to accommodate events such as lectures focusing on revitalization.

Self, a native of Clarksdale, Mississippi, came to Memphis with the McKissack firm to help design the National Civil Rights Museum at the Lorraine Motel. Tucker is a native Memphian. They plan to move their 15-employee firm from the Tennessee Lofts in the South Bluff area to a large, open space that formerly housed the Universal Life clerical pool.

They anticipate construction beginning this summer and taking about a year to complete. Tucker said the clock on the sidewalk worked until the building’s utilities were cut off. It will be restored, probably at the beginning of construction, as a symbol of what’s to come.

Anchored by the Renaissance center’s small business resources, the building is envisioned as a hotbed of creativity and innovation focused on uplifting the neighborhood on the southern edge of Downtown, Tucker said.

Gilliam said he was thrilled about the plans.

“I was elated when I read that,” Gilliam said. “I was just driving by there the other day and it took me back 40 plus years. I love the fact that something that positive can be done with that building.”

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