Universal Life Insurance Company and Building Resource Report

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Submitted to: Self + Tucker Architects and Man of the House Mentoring
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Project History

In June of 2017, Jimmie Tucker of Self + Tucker Architects and Tony Nichelson of Man of the House Mentoring submitted an application to the Center for Historic Preservation (CHP) at Middle Tennessee State University for assistance available through the CHP’s Professional Service Project program. The application requested services in researching and developing a history exhibit and heritage publication pertaining to the history of the Universal Life Insurance Building in Memphis, TN. The CHP notified the applicants of their award in late June of the same year.

The products of this partnership include the following resource report, a six-panel history exhibit (delivered March 2018), and a heritage brochure delivered in digital form (April 2018). Under the guidance of CHP director and Tennessee State Historian Dr. Carroll Van West, CHP fieldwork coordinator Savannah Grandey led the project team which also included education specialist Kira Duke, and graduate research assistants Elizabeth Johnson and Tiffany Momon.

Introduction

As Jim Crow tightened its grip on southern society and the United States government increasingly abandoned its vague commitments to civility and justice for all citizens, African Americans in Memphis looked not down but up and ahead as they continued traditions of collectivism and community uplift. Leaders, such as Universal Life Insurance Company (ULICO) founder Joseph E. Walker, found stability in the interconnected foundations of education, faith, and culture as they reached for new goals and met the evolving needs of black Memphians during the twentieth century. Black businesses such as ULICO served not only as places for African Americans to work and obtain services, but as examples of potential and hope despite violent opposition. Built in 1949 by McKissack and McKissack architectural firm, the Universal Life Insurance Building stands as a testament to the successes of African Americans in Tennessee and exudes the resilience, power, and cultural distinctiveness that have characterized these communities for centuries.

Focusing on the successes and resilience represented by the Egyptian Revival landmark does not intend to obscure the momentous obstacles African Americans faced in the 19th and 20th centuries; today’s institutionalized racism is a continuation of these entrenched, but not inevitable, barriers that oppressed groups have challenged for generations. Instead, we intend to showcase the impressiveness of the ULICO building and the values it exudes within the context of local and national, government-sanctioned racial discrimination, bodily violence, and mistreatment aimed at stifling such success. Additionally, gender and socioeconomic class further complicated the lives of Memphians and cannot be separated from histories of such influential organizations as ULICO. With these contexts in mind, this report seeks to document and highlight why the Universal Life Insurance Building and its story matters. By providing a brief narrative of the company’s significance, timeline of ULICO development, and a finding aid for primary source materials, we hope this report serves as a point of departure for more in-depth research, documentation, and programming regarding the company and the continued use of the ULICO building.
Joseph Edison Walker was born to farmers William and Maggie Walker in Tillman, Claiborne County, Mississippi, in 1879. One of six children, Walker attended school from a young age. In 1896, he moved to Lorman, Mississippi, to attend Alcorn A&M College (Alcorn State University), an African American land-grant college created in 1871 under the state's Reconstruction government. After graduating, Walker moved to Nashville to attend Meharry Medical College. Dr. Walker returned to Mississippi in 1906 to begin a medical practice in Indianola. In 1912, he began serving as president of the Delta Penny Savings Bank of Indianola, founded by fellow Alcorn alumnus Wayne Cox. Historian Thomas Ward notes that such leadership positions were a “natural fit for black doctors” because of their respected status in the community. Under Walker’s leadership, the bank served as “the center of influence” among African Americans in Mississippi, providing loans for the purchase of land and homes and seed money for black businesses.

In 1917, Dr. Walker became the president of the Mississippi Life Insurance Company founded by Cox eight years earlier. Mississippi Life was one of the earliest insurance enterprises organized as an old-line legal reserve as opposed to the non-profit entities that historically helped reduce the economic hardships of African Americans during the sickness and death of loved ones. These earlier church benefit groups, fraternal societies, and mutual aid associations continued the social capital and collectivism that strengthened the resistance of enslaved and free African Americans before the Civil War. Though companies such as Mississippi Life were certainly organized on a for-profit basis, the ideas of community uplift, cooperation, and resistance were driving factors, and these successful companies stood as "monuments of protest" in the face of white violence and intimidation.

Mississippi Life’s success was both an affront to and a result of white society’s racist ideals. White-owned insurance companies often refused to insure African Americans, and the ones that did charged them higher premiums with lower benefits. Mississippi Life salesmen and representatives often faced intimidation and harassment while out collecting premiums or cultivating new customers. Local authorities in Mississippi and other southern states used World War I “work-or-fight” laws to harass African Americans employed in the insurance industry. These laws were created and enforced under the guise of aiding the war effort but clearly functioned as a way to control the lives of blacks. Local authorities alleged that “life insurance salesmanship [was] not considered essential employment” and threatened Mississippi Life employees with forced labor and imprisonment in Nashville. Such treatment across the South galvanized the racial solidarity that benefitted African American-owned insurance companies. Company leaders often reminded employees of the importance of building a business enterprise that reflected the acumen and ability of African Americans, while salesmen encouraged African American individuals to patronize an "insurance company of their own."

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5 McMillen, Dark Journey, 185; Stuart, Economic Detour, 302 (quotation).
During World War I, Walker led the expansion of Mississippi Life into Alabama, Arkansas, and Tennessee, and in 1920, the company leaders planted their roots on Beale Street in Memphis, a hub of African American business success and culture. The company’s 50th-anniversary publication recalls the move “was necessitated by the evils of racial prejudice prevalent in Indianola and the desire of its officers to expand without fear of white oppression.” After Mississippi Life fell under the control of white administrators a few years later, Walker, along with Archie W. Willis Sr. and Mark W. Bonner, founded the Universal Life Insurance Company (ULICO) in 1923 on the second floor of the Fraternal Bank at Third and Beale Street. Other charter officers included Dr. J.T. Wilson, Dr. R.S. Fields, and attorney B.F. Booth.

The founding of a new insurance company for African Americans in Memphis was difficult. Walker needed financial backers, and, as a relative newcomer to Memphis, he initially had trouble cultivating capital and general enthusiasm for his endeavor. Walker had allegedly “worn out the soles of his shoes” traversing Tennessee and crossing into Mississippi and Arkansas selling shares of stock. By doing this, Walker not only put his own finances and career on the line, but also his life. Traveling through the Jim Crow South as an educated African American had enormous risks. Lynching and the prevalence of state-sanctioned police brutality was a threat to all African Americans but traveling through unfamiliar areas heightened the risk. (Though the National Association for the Advancement of Colored People (NAACP) reported a decrease in the number of lynchings throughout the country, it still reported that white mobs had lynched 28 African Americans in 1923.)

The harsh realities of life for African Americans is a major part of what drove Walker to dream of a company that would “help others help themselves,” as he believed, like other black leaders in Memphis, that economic achievement was the foundation of black progress. Walker organized ULICO as a for-profit, old-line legal reserve “dedicated to improving the economic condition of people of color.” The timing of ULICO’s founding was significant. In the early 1920s, Memphis experienced a resurgence of Klan activity, with local membership reaching 10,000 by 1923, presumably to try to maintain the existing social order that left little room for black social and economic progress. Aside from offering African Americans a degree of economic certainty through insurance policies, Walker sought to provide African Americans with professional employment opportunities, finance home ownership and the entrepreneurial efforts of others, and support humanitarian projects with ULICO’s resources. As the company grew, Dr. Walker became an economic, political, religious, and civic force who demanded change, and ULICO quickly evolved into an organization whose impact on the lives of black Memphians is largely immeasurable.

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Progress through Service

By 1926, ULICO expanded into Texas, Arkansas, Mississippi, Kansas, Missouri, Louisiana, and Oklahoma. Such success necessitated a new headquarters, and the business moved into a building at 234 Hernando Street, a building designed by McKissack and McKissack, one of the first African American architecture firms in the United States.\footnote{J.E. Walker testimony, State, ex. rel., et al. v. Fraternal & Solvent Bank and Trust, Tennessee Supreme Court (1932), Tennessee State Library and Archives, Tennessee Supreme Court Collection.} The same year, Walker helped organize the Memphis Negro Chamber of Commerce and in 1932, was instrumental in creating the Community Welfare League (later the Memphis Urban League), whose purpose was to address the needs of African Americans and low-income residents of Memphis.

Dr. Walker was also a lifetime member of the NAACP and politically active in local civil rights issues and various federal campaigns. In 1938, Dr. Walker, along with the Reverend T.O. Fuller and others, approached Mayor Watkins Overton to address the recent premeditated murder of an African American postal worker by Memphis policemen. Though the policemen went unpunished, such disregard for black lives motivated Walker to remain involved in local politics. In 1940, Dr. Walker, along with Blair Hunt and Rev. Fuller, responded to the Memphis "Reign of Terror" by urging Edward H. Crump to end harassment of black businesses. The men, who at the time were considered allies of the Crump machine, specifically opposed the surveillance and searches of two prominent black businesses: Dr. J.B. Martin’s South Memphis Drug Company and Elmer Atkinson’s Beale Street café and pool hall. Public Safety commissioner Joseph Boyle targeted these establishments under the guise of a “clean-up” initiative to drive prostitution, gambling, and other illegal activities from Beale Street. The entrepreneurs and their supporters alleged the heavy surveillance was a weapon to intimidate Dr. Martin, chairman of the local black Republican committee and supporter of presidential candidate Wendell Willkie, who publicly criticized the Crump machine. Despite this opposition, the reign of terror intensified as city officials soon began raiding many
other establishments on Beale Street and in black neighborhoods, where they arrested black Memphians on trumped-up charges related to knife-carrying and vagrancy.

To aid black Memphians further, in 1946 Dr. Walker, along with his son, A. Maceo, founded Tri-State Bank to make loaning money to African Americans easier. In the bank’s first ten years, it loaned more than $10,000,000 in mortgages, representing more than two thousand families. In the mid-1950s, when businesses in the Mississippi Delta began denying black farmers loans in an attempt to punish them for their civil rights activism, the Regional Council for Negro Leadership and national NAACP officials, including Thurgood Marshall, met with Tri-State Bank officials to devise a program for emergency aid. The meeting resulted in Dr. Walker’s establishing a war chest with a goal of one million dollars. He sought donations from across the nation to aid affected farmers.11

Walker was one of the first black Memphians of note to “switch” to the Democratic Party, after which he helped organize and chair the Shelby County Colored Democratic Club. In 1940, Dr. Walker was recruited for a speaking tour in Illinois on behalf of President Franklin D. Roosevelt. During World War II, Walker was appointed as the national chairman of the War Bond Savings Club and served as the president of the National Negro Business League from 1939 to 1944. A former Crump ally, Dr. Walker supported Crump opponents in state elections, including the Estes Kefauver and Gordon Browning Democratic ticket in 1948. Their victories as senator and governor, respectively, signaled the dismantling of Crump’s power and influence across the state.

Dr. Walker’s activism also included serving on the boards of LeMoyne-Owen College, the local YMCA, and the National Convention of Christian Churches. Dr. Walker and his wife, Lelia O’Neal Walker, helped found the Mississippi Boulevard Christian Church in 1921, as well as the Walker Memorial Christian Church (part of Walker Homes housing development) and Riverview Christian Church congregations.12

Further tying ULICO to civil rights concerns and organizations, the Memphis Branch of the NAACP used the ULICO office on Hernando Street as an operation base, providing a safe place for NAACP employees to work and African Americans in the region a private place to file complaints about white violence and discrimination. The Memphis branch also had a presence in ULICO’s new (1949) building, using office spaces for staff and larger areas for gatherings.

The Universal Life Insurance Building and the Impact of ULICO

By 1945, ULICO filed a charter amendment with the state of Tennessee, increasing its capital stock from $200,000 to $1,000,000, making it one of the top African American-owned insurance companies in the country. Walker and other ULICO leaders began searching for a larger space for their headquarters and entered discussion with Moses McKissack III, of the McKissack and McKissack architecture firm regarding remodeling First Baptist Church, Linden and Lauderdale. The c.1908 Classical Revival building was home

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to one of Memphis’ oldest white Baptist congregations, dating to 1839. As the neighborhood around the property became more diverse, the congregation, like many at the time in Memphis, sought to move east, placing the building for sale. However, by the summer of 1945, Walker wrote McKissack, “I am writing you to request that you make no further plans for the remodeling of the First Baptist Church, Linden and Lauderdale, for the Universal Life Insurance Company.”

The letter continued, “For your information, you will please be informed that we have purchased a lot on which we expect to erect a new building as soon as the critical material is released for such purposes.” A company of ULICO’s stature surely did not need to remodel the building of a white congregation that was fleeing the neighborhood out of fear as African Americans moved in. The lot that ULICO purchased was next door to the First Baptist church, at the corner of Linden and Danny Thomas Boulevard. Walker invited McKissack to visit Memphis and survey the new location. A subsequent letter indicates McKissack agreed to visit in November of 1945.

Plans to build Universal Life’s new headquarters in the Egyptian Revival style emerged from this meeting. By choosing not to purchase and remodel the First Baptist Church building belonging to a white congregation and then building their headquarters next door in the Egyptian Revival style, Walker and ULICO were clearly sending a message about African American independence and the power of black businesses. The use of the Egyptian Revival style by black leaders was very much related to their identity. The style, complete with its obelisks and Egyptian symbols, embodied the achievements and intellectual prowess of Africans during an era in which blacks were stigmatized by the stereotypes of their supposed inferiority and lack of mental aptitude.

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14 Walker, “Letter to Moses McKissack from J.E. Walker.”
The new three-story building opened in 1949 to much fanfare. Equipped with modern office equipment and a recreation room for employees, the ULICO building was not only visually stunning, it was the embodiment of African American entrepreneurship, political savvy, and years of resistance to white oppression. The partnership between ULICO and McKissack and McKissack that produced the building represented the coming together of two of the most powerful African American-owned businesses in the South as well as the dynamic of reciprocity in the black business community. In addition, the company’s new cafeteria was open to the public and soon became a community gathering place where people could connect and share information, fitting for an institution whose service to the community was multi-faceted and meaningful.
Dedication of new building. Hooks Brothers Photography, University of Memphis Special Collections.

1949 interior shot of new ULICO Building. From Memphis/Shelby County Room, Benjamin L. Hooks Public Library.
The new building was soon followed by new leadership when A. Maceo Walker took over as president of ULICO. The younger Walker increased the sales force, invested in bonds, and offered mortgages to aspiring homeowners and churches. Further proving the effect of racial solidarity in response to exclusion by whites, this recycling of money through the African American community was a “traditional role played by many black insurance companies, who amassed capital through selling insurance policies and then put that capital back into the community through loans, the founding of banks, and other types of investment” that white companies consistently denied African Americans.¹⁶

ULICO’s improved logistical and financial capabilities of the 1950s could be found on the Memphis landscape. Collaborations between Dr. Walker and the Continental Land Company to provide low-cost housing to blacks resulted in housing projects built under the Federal Housing Administration plan. As a result, ULICO completed the Walker Homes housing project at Peebles and Horn Lake Road in South Memphis in 1953 and was also involved in the Riverview housing project (1951) and Elliston Heights apartments (1956).¹⁷

The younger Walker also continued the civil rights activism of his father. In the 1950s, Walker, along with Lt. George W. Lee and the Non-Partisan Voters’ League, organized voter registration campaigns at ULICO, with ULICO secretaries compiling lists of registered voters. The Memphis branch of the NAACP office was housed in the Egyptian Revival ULICO beginning in 1961, and this close proximity resulted in an informed workforce and added even more significance to the building as a statement of economic and political resistance to the status quo of racial discrimination and violence. In addition, Walker provided bail money for protestors, advocated for the integration of the white Memphis State University (now the University of Memphis), and helped provide scholarships to African Americans who wanted to attend there.¹⁸

ULICO regularly boosted local efforts to improve education for African Americans. Not only did the ULICO headquarters in Memphis and branch offices around the country offer professional jobs to educated blacks, Walker and the ULICO leaders wanted youth to be prepared to enter into the modern business world. Students from local Melrose High School occasionally “took over” the ULICO offices and shadowed employees in order to gain exposure to professional settings and business dynamics. ULICO also supported the technological infrastructure of LeMoyne-Owen College by providing funding for the school’s first computer system.¹⁹

![Image of ULICO office](Image)

Interior of department at ULICO. Hooks Brothers Photography, University of Memphis Special Collections.

The political stature of A. Maceo Walker and ULICO is evident by reviewing the accolades received by Walker. President Lyndon Johnson appointed Walker to the National Citizens’ Committee in 1965 and President Jimmy Carter named him to the White House Conference on Small Business. In recognition for his work in improving the lives of African Americans in Memphis, the NAACP named Walker “Man of the Year” in 1973.

Today, the ULICO building stands as a culmination, not of one man or one family’s achievements, but of the collective effort of many African Americans to pool their resources and redistribute economic and social benefits to the community during an era of violent opposition to black mobility and success.

In 1983, A. Maceo’s daughter, Patricia Walker Shaw, took his place as the president of ULICO, becoming the first woman to head a major life insurance company in the United States. He resumed his position two years later when Shaw passed away from cancer.20

**Significance of McKissack and McKissack Architectural Firm**

The history of the McKissack and McKissack architectural firm is one that spans the length of the black freedom struggle. According to historians, the story of the McKissack family originated with the first Moses McKissack (b. 1790) in West Africa. Sold into enslavement, Moses lived and labored under the ownership of William McKissack of Charlotte, North Carolina. While enslaved, Moses learned the building trade from William and passed that trade down to his son Gabriel Moses (b. 1840) who then passed the knowledge of the trade to his son Moses McKissack III (b. 1879). As a child, Moses III worked alongside his father Gabriel on construction jobs throughout Pulaski, Tennessee, learning and honing his craft.

The opportunity to build a home for Granberry Jackson, a Vanderbilt University professor, lured Moses III to Nashville where he established a home and a growing business as an architect. In 1922, Moses III’s brother Calvin (b. 1890) joined him in the family business, and together they established the McKissack and McKissack architecture firm. McKissack and McKissack established a strong reputation for their designs of churches, school buildings, and buildings for black-owned businesses, including the headquarters of ULICO in Memphis.

The Egyptian Revival style of the ULICO building makes it one of the most architecturally significant buildings of the McKissack and McKissack legacy. Buildings designed prior to the Universal Life Building by

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the McKissack firm were often designed in the colonial revival and classical revival styles, and among the most representative buildings of the McKissack legacy are the Carnegie Library at Fisk University in Nashville, St. John’s Baptist Church in Miami, Florida, and the Capers CME Church in Nashville.

It was not by chance the building was designed in the Egyptian Revival style and that the McKissack and McKissack firm was in charge of the building’s design. In fact, Dr. J. E. Walker was familiar with the work of the McKissacks as they had also designed the first Universal Life Headquarters at 234 Hernando Street in Memphis. Additionally, Moses McKissack was a stockholder in the Universal Life Insurance Company and was chosen by the Mississippi Boulevard Christian Church, of which Dr. Walker was a member, to design their church building in 1938.21

Timeline of Significant Events

- **1879** – Founder J.E. Walker born in Clay County, Mississippi
- **1896** – Walker attends Alcorn A&M College in Lorman, Mississippi
- **1903** – Walker graduates from Alcorn, attends Meharry Medical College
- **1906** – Dr. Walker opens medical practice in Indianola, Mississippi
- **1912** – Walker serves as president of Delta Penny Savings Bank in Indianola
- **1917** – Walker becomes president of Mississippi Life Insurance Company
- **1923** – Walker, A.W. Willis Sr., and M.W. Bonner found ULICO on Beale Street
- **1926** – ULICO moves to 234 Hernando Street
- **1926** – Walker help found the Memphis Negro Chamber of Commerce
- **1926** – ULICO reinsures the Arkansas, Mississippi, and Texas industrial business of Mississippi Life, which was previously insured by white insurance companies
- **1946** – Walker and son, A. Maceo, open Tri-State Bank of Memphis
- **1947** – ULICO reaches “million-dollar-capital status,” becoming the second African American company in the U.S. to do so
- **1949** – New building, designed by McKissack and McKissack, at 480 Linden Avenue completed
- **1951** – ULICO finances construction of Riverview Homes
- **1952** – A. Maceo Walker made president of ULICO
- **1953** – ULICO finances construction of J.E. Walker Homes
- **1956** – ULICO finances the construction of Elliston Heights Apartments
- **1958** – Dr. Walker fatally shot by J.W. Hamilton, a former colleague, at his ULICO office
- **1959** – The Citizens’ Non-Partisan Voters Registration Committee meetings held in ULICO’s assembly room for registration campaign
- **1959** – ULICO receives NAACP award for “demonstrating outstanding devotion to the principles of human dignity and liberty.”
- **1960** – ULICO merges with Louisiana Life Insurance Company of New Orleans, pushing assets to $22 million, with $131 million in force
- **1960** – Shelby County voter registration campaign held at ULICO
- **1960** – A. Maceo Walker becomes president of Shelby County Democratic Club
- **1961** – NAACP Memphis branch moves to ULICO building
- **1965** – Acquisition of Richmond Beneficial Life
- **1975** – ULICO serving 10 states, stretching as far as California
- **1975** – *Tri-State Defender* calls ULICO “largest black business in Tennessee or the Mid-South”
- **1983** – A. Maceo Walker steps down and daughter, Patricia Walker Shaw, becomes president of ULICO, making her the first woman to head a major American life insurance organization
- **1985** – Patricia Walker Shaw dies at age 45; A. Maceo re-elected president of ULICO
- **1986** – ULICO purchases Security Life Insurance Company of the South (Jackson, Mississippi)
- **1994** – A. Maceo Walker dies
Guide to Resources regarding Universal Life Insurance Company and the Walker Family

This guide is designed to complement the preceding report and provide a point of departure for further research regarding the Universal Life Insurance Company by highlighting publicly available primary source material regarding the company's history.

The guide includes descriptions of relevant materials held at University of Memphis Special Collections, the Memphis/Shelby County Room at Benjamin L. Hooks Public Library, Rhodes College, LeMoyne-Owen College, Fisk University, Tennessee State University, and the Tennessee State Library and Archives. Digital access available as noted. Please note this guide is not exhaustive and does not include privately held materials.

University of Memphis Special Collections (at Ned R. McWherter Library)

- Patricia Walker Shaw Papers of the Mississippi Valley Collection—Finding aid available, call no. MVP2053

In addition to being one of Dr. Walker’s children, Patricia Walker Shaw worked at Tri-State Bank and ULICO during her prolific career. Relevant materials in this collection include:

  - **Fall 1971 issue of “The ULICO.”** The company’s quarterly newsletter. Newsletters were published by the ULICO Public Relations Department and contained company news, employee achievements, economic factors especially affecting African Americans, inspirational poems, information on ULICO field offices around the country, and company social activities. This specific issue includes a reprinted excerpt of station WDIA’s account of the 1949 dedication ceremony for the new ULICO building and information about A. Maceo Walker’s appointment as diplomatic emissary to Mali, Africa.

  - **50th Anniversary Edition (Fall 1973) of the ULICO.** This book contains a brief history of ULICO broken down by decade through 1973, biographies of the founders, letters of congratulations from public officials, photos of 1973 district managers, group photos of field offices around the country, explanations of the functions of each company department, and the “Creed of the ULICO Employee.” The book also includes brief biographies of B.G. Olive, Jr., H.A. Gilliam, Sr., John Avery Olive, Gerald Tyler Howell, Thomas J. Willis, Robert L. Wynn, Jr., and H.A. Gilliam, Jr., and a detailed and photographic account of ULICO’s 50th Anniversary Kick-Off and Symposium event attended by Rev. Jesse Jackson.


  - **1975 ULICO Advertising Budget**

  - **1976 Advertising Budget**

  - **Transcript of Patricia Walker Shaw’s speech to ULICO field office in Charlottesville, VA. February 15, 1973.**

  - **Miscellaneous correspondence** regarding Shaw’s civic activities and appointments, some in relation to ULICO.

- **Press-Scimitar Collection** – Publicly accessible card catalogue, call no. 10857, referring to topics “A. Maceo Walker” and “Universal Life Insurance Company.”
This collection of articles includes those pertaining to Dr. Walker’s involvement with the Mississippi Boulevard Christian Church and his bid for election to the Memphis School Board, Dr. Walker’s murder and consequent trial of assailant J.W. Hamilton, issues pertaining to Dr. Walker’s estate, and the death of Lelia O’Neal Walker.

Other article topics include the construction and annexation of Walker Homes, A. Maceo Walker’s appointment to the Board of Fisk University, Memphis Transit Authority, and Traffic Advisory Commission.

There are several photographs in the collection including those related to Tri-State Bank, the Walker family, Dr. Walker’s murder, interior of the 1949 ULICO building, Jesse Jackson’s visit, and A. Maceo Walker’s meeting with President Lyndon Johnson.

- **Digital Collections accessed through University of Memphis, Special Collections website:**
  - **National African American Photographic Archive** – Partially digitized collection of images related to African American life in Memphis and the Mid-South.
  - **Benjamin Lawson Hooks Papers Collection** – The total collection includes 400 boxes pertaining to Dr. Hooks’ life, including his time as the executive director of the National Association for the Advancement of Colored People from 1977 to 1992. Sixty-one items from this collection have been digitized, including one item related to Universal Life Insurance Company.

**Memphis/Shelby County Room at Benjamin L. Hooks Public Library**

  - **Tri-State Bank of Memphis: The First Fifty Years, 1946-1996**, by Arthur Webb (Box 20, folder 2) A commissioned work written as part of the fiftieth anniversary of the bank’s founding. The book notes the close relationship between ULICO and the bank, including the important role that both played in the economic uplift of the African American community in Memphis.

  - **Oral histories with A. Maceo Walker (Boxes 26, 57)** One of these includes a written transcript of the interview conducted by Ronald Anderson Walter and Benjamin Head on
September 16, 1976. The focus of the interview was the development of African American business in Memphis between 1920 and 1960. The interview was part of a larger project directed by the Memphis Chapter of Links, Inc. Both of the interviews are stored on cassette tapes.


  - Executive secretary notes about moving the NAACP offices to the ULICO building in 1961 (Box 1, folder 1). The note includes information about rent and use of the space.


  - Images (Box 6) related to A.W. Willis, Sr., including images from the groundbreaking for the ULICO building, the original building that housed the company, and family portraits. There is also a photo of a political rally for the Volunteer ticket, political activity connected to efforts of A. Maceo Walker and Willis, Jr (Box 10).
  - Brief biography of Willis, Sr. from an unidentified publication Box 4, folder 12).


  - Historic Black Memphians (Box 1, folder 3) Includes picture, brief biography, and list of accomplishments of Dr. J.E. Walker.
  - “Profile: Harriette & Maceo Walker,” in Tri-State Defender, July 23, 1988. (Box 1, folder 22)
  - “Tennessee’s $6,000,000 Negro Business: Universal Life Insurance Company’s Amazing Success in the Insurance Field,” in Color, March ? (Box 1, folder 23)
  - Transcript of interview with A. W. Willis, Jr. July 23, 1979 (Box 1, folder 25) The majority of the conversation does not regard ULICO, though there is some mention of ULICO’s involvement with the Morning Star Holiness Church and Supreme Mortgage.

- The following materials are not listed in a finding aid and must be requested of the archivist on staff:

  - ULICO Newsletters: Newsletters were published quarterly by the ULICO Public Relations Department and contained company news, employee achievements, economic factors especially affecting African Americans, inspirational poems, information on ULICO field offices around the country, and company social activities.
  - “Synergizing,” 1984 ULICO publication (M368.9768 S992)
  - “35th Anniversary Edition of ULICO,” VII, Fall 1958, no.3 (MPHS RM 368.976819 T738) This anniversary newsletter includes a brief history of the company, a biography of Dr. J.E.
Walker, an aerial shot of Dr. J.E. Walker Homes, and ULICO’s social and economic contributions to the towns in which they operate across the country.

- **Bound ULICO Newsletters, 1953-1970 (MPHS RM 368.976819 U39)** This binder contains an incomplete collection of ULICO newsletters.
- **Bound ULICO Newsletters, 1971-1978 (MPHS RM Oversize 368.976819 U39)** This binder contains an incomplete collection of ULICO newsletters.

- **Digital Collections accessed through Dig Memphis – The Digital Archive of Memphis Public Libraries**
  - Digitized images are largely portraits of leading figures in the Universal Life Insurance Company. Also included is the letterhead for the company from 1950 that shows the building in the company’s marketing image, a raffle ticket that highlights the philanthropic efforts of the company and its connection to Tri-State Bank, and an article from *Ebony Magazine* that places Universal Life in a national context with other African American-owned insurance companies.

**Fisk University Special Collections, Nashville, Tennessee**

  - **Correspondence (1950s)** regarding ULICO’s scholarship program (Box 17, folder 9)

  - **Correspondence (1961-1964)** to and from A. Maceo Walker between Fisk President Stephen J. Wright regarding the Fisk’s Centennial Alumni Fundraising Campaign (of which Walker was the chairman) and ULICO’s contribution pledge (Box 4, folder 14)

- **McKissack and McKissack Architectural and Engineering Firm Collection, 1915-1959** – The majority of the documents in this collection date from the 1940s and 1950s and relate to the firm’s various construction projects in and outside of Tennessee, making it especially useful in analyzing the significance of the firm during the time in which it built ULICO’s Egyptian Revival landmark in 1949. Materials include correspondence, payroll, blue prints, and photographs. The collection also contains personal and community involvement materials relating to the McKissack family. An excellent finding aid, complete with a brief biographical narrative of the McKissack family and inventory of the collection, can be found at: [https://www.fisk.edu/assets/files/d8/mckissack-mckissackarchitecturalandengineeringfirmcollection1915-1959.pdf](https://www.fisk.edu/assets/files/d8/mckissack-mckissackarchitecturalandengineeringfirmcollection1915-1959.pdf).
  - Of special note in this collection is the “**Universal Life Insurance Company, 1945-1951**” content found in Series VI: Projects (Box 17). This subseries contains financial, contract, and vendor information relating to ULICO’s 1949 building as well as correspondence pertaining to ULICO-owned apartments at 1st Avenue South and Carroll Street.
Series VII: Project Blueprints and Drawings, 1920-1951 (Box 57) contains several materials relating to the 1949 ULICO building. Box 58 contains materials relating to ULICO-owned apartments at 1st Avenue South and Carroll Street.

- The W.E.B. du Bois Collection contains “The Development of Negro Insurance Enterprises,” by W. J. Trent, Jr., published in 1933. The work contains brief histories of different types of African American insurance organizations and philosophies. Of special note is content regarding Mississippi Life Insurance, the company Dr. J.E. Walker served as third president.

Tennessee State Library and Archives, Nashville, Tennessee

- Tennessee Supreme Court Collection – Searchable online database: [https://sos.tn.gov/products/tsla/tennessee-supreme-court-cases](https://sos.tn.gov/products/tsla/tennessee-supreme-court-cases). This collection contains cases that made it to the Tennessee Supreme Court from 1809 to 1950. ULICO was named in several cases. These files contain insurance policies, court testimonies from ULICO founders, employees, and policyholders that provide insight into ULICO business practices and the social, economic, and political climate of the places in which ULICO did business. County courthouses and archives should be consulted for cases involving ULICO that did not proceed to the TSC. *Names of individual plaintiffs have been withheld for privacy but may be viewed online through the database.*
  - ____ v. ULIC (WT 1910) 1926 Content: death benefit
  - Tabernacle Baptist Church v. ULIC (WT 2035) 1930 Content: Regarding enjoinment of the sale of church property
  - ____ v. ULIC (ET 1352) 1931 Content: death benefit claim
  - State v. Fraternal & Solvent Bank & Trust (WT 2125) 1932 Content: Regarding Dr. J.E. Walker’s vice presidency of the bank and consequent dealings
  - ____ v. Ribbins (WT 2178) 1932 Content: death benefit
  - ____ v. ULIC (WT 2175) 1934 Content: death benefit
  - ____ v. ULIC (WT 2222) 1934 Content: death benefit claim
  - ____ v. ULIC (ET 962) Content: sick claim

- Tennessee Electronic Library: [http://tntel.tnsos.org](http://tntel.tnsos.org). This is a publicly accessible, searchable online database of various digitized sources. Some articles from Memphis World (an African American newspaper launched in 1931) regarding ULICO are digitized and accessible through the Rhodes College Civil Rights "Crossroads to Freedom" database through the TEL portal. This can also be reached through [https://www.crossroadstofreedom.org](https://www.crossroadstofreedom.org). TSLA holds Memphis World issues spanning from 1931-1972 on microfilm, as well as several other local newspapers that may be of interest when researching a company as influential as ULICO. A list of these can be found at: [https://sos.tn.gov/products/tsla/newspapers-microfilm-tennessee-state-library-and-archives-m#Memphis](https://sos.tn.gov/products/tsla/newspapers-microfilm-tennessee-state-library-and-archives-m#Memphis).

NAACP database through ProQuest

- This digital collection contains PDFs of major NAACP campaigns and some local NAACP branches from 1907 to 1972. Relevant information includes:
  - Labor dispute correspondence between ULICO officials, the national office of the NAACP, and the International Union of Office and Professional Employees of the American

- Documents relating to racial housing discrimination in federal policies as identified by the NAACP only specifically mention ULICO in the individual endorsements section but the materials provide contextual information about the environment in which ULICO built or financed non-white housing in Memphis. (Papers of the NAACP, Part 05: Campaign against Residential Segregation, 1914-1955. Series A. Library of Congress)

- Correspondence from 1955 regarding Tri-State Bank’s financial contributions and loans to aid African Americans in Mississippi facing discrimination from the FHA (Papers of the NAACP, Part 18: Special Subjects, 1940-1955, Series C. Library of Congress)

- Other relevant content in this collection include ULICO contributions to NAACP Christmas Seals campaign (1936-7) and Dr. J.E. Walker’s nomination for the Spingarn Medal Award (1927).
Bibliography

Primary sources


Universal Life Insurance Company. The ULICO 20, no.3 (Fall 1971). Memphis/Shelby County Room, Special Collections, Benjamin L. Hooks Library, Memphis, Tennessee.


Secondary sources


