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Beyond the business: Social and cultural aspects of the Atlanta Life Insurance Company

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Beyond the Business:

Social and Cultural Aspects of the Atlanta Life Insurance Company

by

Alisha R. Winn

A dissertation submitted in partial fulfillment
of the requirements for the degree of
Doctor of Philosophy
Department of Anthropology
College of Arts and Sciences
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Dedication

For my father and my mother, Ulysses and Alice Winn. You supported me all the way to the end. I love you so much. I am so blessed to have such great parents. What you instilled in me, will never part. Thank you for your unconditional love.
Acknowledgments

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Beyond the Business:
Social and Cultural Aspects of the Atlanta Life Insurance Company

Alisha R. Winn

ABSTRACT

The dissertation research is an examination of the social and cultural dynamics of the Atlanta Life Insurance Company (ALIC) in Atlanta, GA. During the Jim Crow era (and post Jim Crow era), the ALIC provided economic mobility through employment, home loans, life insurance, and community solidarity. The company was one of the largest and most successful African-American financial institution in the country during the 20th century. It was founded in 1905 by Alonzo F. Herndon, a prosperous black barber and entrepreneur who rose from enslavement to become by 1927 the wealthiest African American in Atlanta. Renamed as the Atlanta Life Financial Group (ALFG), today the insurance company remains the leading African American stock-owned insurance company in the nation. I examine how Atlanta Life employees conceptualized their relationships within the company (past and present) and the larger African American community of Atlanta, along with the role the institution played as a shared space for producing cultural identities through social interactions. I explore the multiple roles of the company that impacted the community in the past and current roles within the African American community. I also explore what the possible closing of the Herndon Home Museum mean for memories and heritage, and the Herndon family’s accomplishments if the home were torn down.
INTRODUCTION

“Everybody had Atlanta Life.” This was a consistent theme from those I interviewed about the Atlanta Life Insurance Company and its role in the African American community. I had never heard of the Atlanta Life Insurance Company, when in 2000 I applied to work for the Herndon Home Museum, the 1910 residence of Alonzo F. Herndon, Atlanta’s first black millionaire, and founder of the company. As a graduate student recently arrived in Atlanta, I had no idea of the fascinating story behind this beautiful mansion and its owner. In turn, I also gained understanding of the great legacy of his business, similarly represented by a large building, Herndon Plaza, in downtown Atlanta. Once I learned of Alonzo Herndon, I visited the company which he founded. I remember staring at this monument that towered in the air, as I looked up admiring its stature. “This is Atlanta Life? Wow!” I said to myself. As I walked in, there were marble floors, elaborate paintings on the walls, and the surroundings reflected an elegance which I did not expect. Although I never assumed that Black companies were not successful, or did not represent themselves well, I remember immediately straightening up my posture, hoping that I looked like I “belonged.” This was a Black company, with its physical appearances equating to its great history and achievement, while keeping its legacy alive even through an exhibit in a small room in the lobby displaying pictures, documents, and artifacts of the company’s history, giving everyone a brief history of its origin before venturing to the next level on the elevator. I had never seen anything like this; it was unbelievable.
My exploratory journey into the history and culture of Atlanta Life began in 2003, while working on my M.A. in Anthropology at Georgia State University. I was employed as an archivist and occasional tour guide at the Herndon Home Museum. During that time I preserved, arranged, and categorized 6,000 Atlanta Life Insurance Company’s historic photographic prints and negatives, dating from 1918-1993 (the bulk dating from 1950 to 1970) as a part of the National Endowment for the Humanities grant, “Preserving a Business Legacy.” This grant supported the preservation of the history and culture of Atlanta Life through photography and primary documents. I created a finding aid for the photographic collection, while other museum staff processed the ALIC documents, to be mounted on the World Wide Web to be available to researchers interested in the history of the insurance company.

I received most of the photos and negatives in boxes without any particular order, which were stored in the basement of the insurance company. The photos were, however, well preserved and mostly in excellent condition. Many photos included some combination of date, name, or year on them. Those that did not have any identifying factors required research and investigation to ascertain information from former employees of the insurance company, individuals familiar with the company and its history, the examination of other archival data, and/or negatives for its match to the photographic prints. Once I identified most of the photos, I carefully photocopied the images, placed them in plastic sleeves, and put them in various folders and boxes for preservation.

Processing the 6,000 photographic prints and negatives of the Atlanta Life Insurance Company required a year-long procedure to organize the collection into
categories. By the end of the processing there were 21 boxes of negatives and 23 boxes of photographic prints organized in 10 series. From this process, I documented the collection of many of the photographs and negatives of Atlanta Life directors, officers, staff, special events, and community activities of the company. Through the categorization process, I found there were thousands of photo prints and negatives of Atlanta Life events and social groups within the company beyond the business of insurance. Hundreds of images in the collection were of conferences of all types; managers, supervisors, auditors, and cashiers located all throughout the United States. This collection of images collectively revealed a breadth and distinction in the company and its interconnectedness to the Black community as a whole.

Nanda (2002) asserts that museums are the repositories of material culture: created to collect, preserve, and publicly interpret a wide range of artifacts or objects that represent the best of the past and the present in human societies. The collection provides the preservation of history and culture of Atlanta Life through photography and documents. This would allow those interested in its history to understand the magnitude of the company, its role, and its place in the community and the place of Black business in many cities across the United States. This collection revealed the scope and excellence of one of the greatest African American financial institutions in the country, its founder, and their connection to the African American community.

Research on the background images of buildings and structures revealed that Atlanta Life sponsored many of the conferences on the campuses of historically black colleges throughout the United States, like Bethune-Cookman University in Daytona Beach, Tennessee State University in Nashville, and Dillard University in New Orleans.
Most notable among the collection were the photographs taken by company photographer Maurice Pennington (1923-present) who recorded civil rights activities in Atlanta involving Martin Luther King and the visits of prominent persons such as William Tubman, President of Liberia. This was an indication of the prominence, influence, and prestige of Atlanta Life. Images of Atlanta Life events, as well as community events represented thousands of photographic prints and negatives in the collection. This reflects the involvement of Atlanta Life in activities beyond business.

During this process of categorizing and developing the finding aid, along with examining quotes in the newsletters from interviews of former employees, I put on my anthropological lenses and asked many questions. Why were there so many photos of Presidents of African countries and notable African Americans such as Martin Luther King Jr., and Cassius Clay, (now Muhammad Ali), amongst these pictures? Why were there so many photographs of civil rights protests, along with Christmas and Halloween parties, conferences, and other events outside of the company? Why would such images be part of the photo collection of an insurance company? What does this say about the company? As I sat processing and preserving, I consistently took my own notes, and kept track of my thoughts of what I repeatedly viewed and concluded during this process. Clearly, not only did the company provide insurance, but there was also a social and economic context of the company beyond what I imagined. Therefore, my dissertation topic, fashioned several years later, stemmed from my curiosity about these unanswered questions.

The dissertation research is an examination of the social and cultural dynamics of the Atlanta Life Insurance Company (ALIC) in Atlanta, GA. A major focus is the role
of ALIC in the economic development of the African American community. During the Jim Crow era (and post Jim Crow era), the ALIC provided economic mobility through employment, home loans, life insurance, and community solidarity. Originally called Atlanta Mutual, the company was one of the largest and most successful African-American financial institutions in the country during the 20th century. It was founded in 1905 by Alonzo F. Herndon, a prosperous black barber and entrepreneur who rose from enslavement to become by 1927 the wealthiest African American in Atlanta. By 1915, Atlanta Mutual had become the largest Black industrial insurance company in the lower South. In 1922, Atlanta Mutual amended its charter, increasing its capital stock to $100,000, becoming Georgia's second Black legal reserve company, having the capability of selling all classes of insurance and renaming itself Atlanta Life Insurance Company (Merritt 2002). Historically, the main objective was to provide sick, accident, and life insurance benefits to black policyholders. During this period, other African American Insurance Companies operated, such as Afro-American Insurance in Jacksonville, and North Carolina Mutual in Durham.

Renamed in 2001 as the Atlanta Life Financial Group (ALFG), the insurance company today remains the leading African American stock-owned insurance company in the nation (Atlanta Life Financial Group 2009). The financial group is a privately owned financial services company that helps consumers, businesses and communities build and protect wealth. ALFG consists of three operating units: Atlanta Life Insurance Company, Atlanta Life Investment Advisors, and Jackson Securities. These companies provide a range of financial solutions that help individual and institutional customers manage their insurance and investment needs (Atlanta Life Financial Group 2009). The
ALFG currently has a small staff of seventy employees, compared to at least two hundred and fifty employees in the past. Nevertheless, the company’s resilience through the many challenges of the previous two decades confirms Atlanta Life’s great legacy, perseverance, and determination throughout a very long history.

My research focused on the social and cultural, as well as economic, importance of this institution. I examined how Atlanta Life employees conceptualized their relationships within the company (past and present) and the larger African American community of Atlanta, along with the role the institution played as a shared space for producing cultural identities through social interactions. I also explored the multiple roles of the company that impacted the community in the past and current roles within the African American community.

I attempted to answer the following research questions:

1. What roles did ALIC play in the development of the local economy of the African American community?

2. How did the African American community, ALIC employees, and ALIC policy owners view the company?

3. Did segregation strengthen the relationship between ALIC and the African American community and its economic development?

4. Did desegregation and the post-Civil Rights era contribute to the decline of the company, its multiple functions, and the African American community? What was the effect of ALIC’s support of desegregation?

---

1 The term “decline” is based on differences Atlanta Life’s impact nationally and success before the 1990s, and based upon responses of former and retired employees interviewed. It does not deflect from ALFG’s current success.
Additional research included three foci: 1) the black elite and the extent to which, and the implications of, exclusion of particular classes of individuals; 2) understanding the advantages and disadvantages of segregation, and its role in the success and decline of the company, 3) and understanding and explaining theoretical issues surrounding the politics of African American museums. I attempted to answer: What does the possible closing of the Herndon Home Museum mean for memories and heritage? What does the physical structure mean as a symbol of Herndon's success, and what it will mean for memories of these accomplishments if the house were torn down?

**Importance of the Study**

**Preservation of Archives and Museum**

The National Endowment for Humanities (NEH) “Preserving a Business Legacy” grant was intended to safeguard the history and culture of Atlanta Life through preservation of photography and documents. The (NEH) grant awarded the museum to preserve the archives of the company and the Herndon family. In June of 2001, the NEH awarded $195,000 to the Herndon Home for cataloguing the most extensive collection of Black insurance records available in the nation. More than 300 linear feet of Atlanta Life Insurance Company and Herndon family papers dating from 1895 to 1980 were to be processed in a ground-breaking collaborative effort of three Atlanta repositories: Auburn Avenue Research Library on African-American Culture and History, Emory University’s Robert W. Woodruff Library, and The Herndon Home, the project sponsor (Atlanta Life Press Release 6/23/01).

Unfortunately, in 2005, professional differences between staff and the executive museum board disrupted that purpose, and the home faced financial difficulties. The
closing of the Herndon Home, according to the chair of the Alonzo F. and Norris B. Herndon Foundation, was mainly due to lack of funding. The chair claimed that the home closed so that the foundation could redefine its mission. The chairman would not say what the financial goals were or how much money the home was losing (Suggs 2005). However, before the home closed, some board members of the foundation wanted to reduce hours of operations from five to three days a week. The home did operate on Tuesday and Thursdays, from 9am-5pm, and by appointment only. More recently, some of the same issues from 2005 arose. Staff, initially were told that they would no longer be employed and the museum was closing as of July 31, 2009 due to issues surrounding salaries, utilities, and repairs. However, board members again insisted that the museum was not closing, and some staff members were called back to work at the museum. The director’s employment was not continued, however. The museum is now operating with a staff of two, with uncertain hours of operation. The Herndon family’s historical documents and artifacts, and the ALIC’s photographic collection at the museum, are at serious risk due to the lack of staff, continued break-ins in the museum, many needed repairs, and the lack of resources to maintain them.

The museum’s up-keep and future existence remain uncertain. The ALIC’s historical records and documents are housed at the Auburn Avenue African American Research Library, but the pictorial and other artifacts of the company and Herndon family artifacts and papers are also extremely important; they reside at the Herndon Home museum. Recently, some of the Herndon Family papers and Atlanta Photographic Collection were moved out of the museum to the Atlanta Life Financial Group building. There had been some discussion of housing the collections at the Auburn Avenue
Research, but no actions have occurred since. This dissertation research will highlight the importance of the museum and the company and focus on the need to preserve this heritage.

**Telling the Atlanta Life Story**

As stated earlier, the Atlanta Life Insurance Company’s legacy and place in history was unknown to me. Although there are many writings on the history of black business and insurance (Butler 1991; Gerena 2004; Green and Pryde 1990; Harris, 1936; Walker 1998; Weare 1993), knowledge of the history of African American entrepreneurship in the general public consists of silence, myth, and unfamiliarity.

Weems (1997) describes three reasons why black businesses and businesspeople have been under-represented in African American historiography. He asserts (1997: 200),

> There has existed a pervasive belief that black business, historically, represented an unprogressive element of black community life…second, even when black businesses were considered, their activities were analyzed in a non-comparative vacuum which unduly diminished their significance. Finally, the “racial integration” and “Civil Rights” paradigms of the 1950s and 60s, which focused upon black movement into the American “mainstream,” further marginalized community-based black business enterprise.

African Americans who lived during the Jim Crow era talk about Black Businesses as service providers in their communities; which were business owners who enabled their communities to strive despite discrimination and racism. Black businesses therefore, fueled the African American community.

There is, however, literature on the Atlanta Life Insurance Company. Alexa Henderson (1990) provides a detailed history of the development and progress of the business; however, she does not analyze its impact on the community nor describe the social and cultural history of the business. Carole Merritt’s (2002) *The Herndons: An*
*Atlanta Family* provides an excellent biography of Alonzo Herndon, founder of ALIC, and his family. In this book, there is a brief chapter on the establishment of his insurance company and the author does not focus on the socio-political dynamics of the company. Weems (1997:210) suggested, “Persons interested in examining historic African American enclaves can benefit from using a local black business as a focal point.” My research provides fresh perspectives on the ALIC and its social history, and attempts to connect this particular company to a more comprehensive understanding of economic assets, problems, and issues in the African American community, past and present.

The Atlanta Life Insurance Company redefined the characteristics of an insurance company. Beyond the business, Atlanta Life took on multiple roles that are important for us to examine and shed light on African American business, its history, and success. Its rich heritage in business provides an opportunity in the education for youth, particularly African Americans, to gain a better appreciation of pioneering entrepreneurs and the rich legacy of African American insurance. My dissertation fills an educational gap representing the untold history of African Americans and the insurance business from a unique perspective; providing an ethnohistory and histography of Black business, and the complexities of African American community. This story can help interest and educate others in the area of insurance and African American history.

Ultimately, my dissertation research attempts to: (1) examine longstanding patterns of social responsibility in this African American firm, and how the shared struggle for equal rights and fair treatment transformed business enterprise and ironically eliminated the niche that had facilitated its growth; (2) share the story of this difficult negotiation and connect this heritage with ongoing issues and concerns of African
Americans; (3) analyze the past and present relationships between the community and Atlanta Life. However, this research provides a critical analysis of the company, examining and revealing the conflicting ideas of class and color during Jim Crow, the contradictions of gender, the company’s “uplift” of the community, and hierarchies within the company.

Desegregation and Public Accommodations

Therefore, it is necessary to understand the major changes that effected African American communities, pre-and post segregation. The Civil Rights Act of 1964’s purpose was to eliminate racial discrimination in places of public accommodation throughout the United States, giving Congress all legal power it needed to integrate hotels, motels, restaurants, snack bars, swimming pools, and other public place (Loevy 1997). By July 1964, segregation in many forms was forbidden by law (Killian and Grigg 1965), ending segregation by law, in public accommodations (Loevy 1997). However, desegregation of schools was the leading issue. Brown v. Board of Education under the U.S. Supreme Court 1954 ruling banned racial segregation in schools. However, desegregation of schools for many proved to be both a blessing and a curse. Black communities lost black principals, teachers, and children. Desegregation created the conditions for a virtual revolution in black educational yet it displaced black children by busing them to unfamiliar white neighborhoods (Shircliffe 2001). Desegregation allowed African Americans to purchase goods and services outside of the African American community, effecting Black businesses. Green and Pryde (1990: 88) argued that the black community gave up more than it should have, and in the process lost thousands of small businessmen, teachers, and the social structures which undergirded them. Klugh
(2006:190) argued that when desegregation occurred, some African Americans considered the way it was implemented as a punishment rather than as the justice they were seeking.

**Do I Really Want to Do This? A Native Anthropologist, Researching a Legacy**

When I decided to conduct research, I was confident of my success and access to all of the resources and data needed for my dissertation, through my previous work as an archival assistant at the Herndon Home, and connections with some Atlanta Life employees. In addition, I had experience conducting research in African American communities, and as an African American, I believed my own life experiences would allow me to gain access into the Atlanta Life community. Because of my ethnicity, I expected acceptance in the community and full access.

However, as I maneuvered through the research process: gaining rapport with the museum foundation board and Atlanta Life employees, and the transitions of museum staff, and reviewing the archival data of the company and the Herndon family, I questioned researching a company and its community of such prestige, class, and power. In the interview and participant observation process, I faced the challenge of conducting the research properly. I considered Atlanta Life as a larger entity, which I was unable to connect with. I was out of my comfort zone. How could I study such a “high-class” group of people? Would they accept me? I am reminded of Nader’s (1972) emphasis on the importance of anthropologists “Studying Up,” through the examination of the middle and upper class. Although I am not studying the “colonizers” (1972: 289), nevertheless I am analyzing “the culture of power rather than the powerless, the culture of affluence, rather than the culture of poverty” (1972: 289). Researchers and scholars could argue
this, for during Jim Crow- America, Atlanta Life faced the challenges of segregation and discrimination in a larger society, affecting all African Americans, regardless of class. However, within the boundaries of the African American community, Atlanta Life, its employees, and those affiliated with the company could be identified as part of the Black elite, whether upper, middle, or working class. Atlanta Life was that company connected to a status that did not include all of the African American community.

While researching this company, I considered myself a minority within a minority. Growing up in a working class family, I could not identify with such a prestigious company and those connected; it was considered untouchable in my mind. Being African American was not the issue; it was class. The “Imposter Syndrome” (USF Counseling Center 2009) arose within me; feeling inadequate and not “cultured” enough to conduct this research. “Would I have to put on airs, during interviewing and at Atlanta Life events?” I constantly asked myself. The examination of Atlanta Life provides a unique perspective of studying the Black Elite, and would be beneficial; but at the same time, conducting research in a culture of African Americans in business would also challenge me in multiple ways, despite my own ethnicity.

Narayan defines native anthropology as an anthropologist writing about his or her own culture from a position of intimate affinity, or as “native” or an “insider” (1993:671). However, I was still an outsider faced with my own internal and external challenges. As an African American, one would assume that I would find great comfort studying an African American business. There is an assumption that the community easily accepts the researcher, and there is an assumption that the community will expect the researcher to advocate the community’s causes (Garcia 2000). However, did an elite group, historically
and currently, need or want an advocate anyway? I considered my own biases, as an African American, unfamiliar with prestige, wealth, and power, and as an applied anthropologist, conducting research in communities and neighborhoods that I considered larger society ignored. However, Rodriguez (2001:244) states, “Anthropology at home can awaken us to creativity, resiliency, and diversity of our communities.” Although for my dissertation, research did not take place at home, in my own community, home in this regard is related to research of my own ethnic group. Research on the Atlanta Life insurance company and the home of its founder provided an opportunity explore the diversity and complexity in the African American community.

**Content Summary**

Chapter two consists of a literature review probing conceptual themes and issues related to research on the Atlanta Life Insurance Company; including the functions of mutual aid societies for economic development, identity, and class, and the contemporary framework for creating and operating a small home-based museum. The review analyzes community development and the importance of mutual aid societies and the challenges African Americans have faced in establishing economic stability, exploring the tradition of self-help and the changes after integration, the debates and concepts, and critiques surrounding black business and possible solutions for economic progress within African American communities. The changing relationships of class and identity in African American institutions pre- and post-segregation, their role in the Civil Rights movement and economic development, and community mobilization in African American communities are also examined. Finally, I examine the importance of history, power, and
African American museums, the complexities of preserving history, its interpretation and (re) presentation, and reconstruction in writing the lives of African Americans.

In the Chapter three (methodology), I provide detailed descriptions of how I began the research process, basic design for answering the research questions, my interactions with Atlanta Life employees and museum affiliates, the limitations, challenges, and unexpected changes during the data collection process; interviews, participant observation, and archival research. Chapter three concludes with a brief description of how data were analyzed, limitations of the study, and a discussion regarding the ethical issues in the research.

Chapter four opens with a brief section about the city of Atlanta. This section provides the settings of Atlanta Life, and its founder Alonzo Herndon. I explain the process of Atlanta Life leading to the present, outlining significant historical landmarks and events. I also discuss the history of the life of Alonzo Herndon, family life, and the construction of the Herndon mansion and barbershops. I explore the history of the Atlanta Life Insurance Company by describing its development, changes, and the state of the company today.

In Chapter five, I attempt to answer the four initial research questions, using archival data, some participant observation, and the personal stories and experiences of individuals whose lives were intertwined with the company. The chapter is broken into three sections to answer these questions, Atlanta Life’s contribution to the local economy and employees and affiliates view of the company; Civil Rights, and the Herndon Home museum. I pay close attention to the experiences and opinions of former and current Atlanta Life employees, briefly comparing and contrasting employees’ responses. I
examine themes and patterns from the interpretation of interviews. I provide a critical analysis of the company, examining the contradictions of the company, regarding gender, civil rights, and class. I also focus on the uncertain state of the Herndon Home museum and its connection to Atlanta Life based on participant observation and interviews. I review landmarks and sites, and their importance throughout the city of Atlanta related to Alonzo Herndon.

In the discussion and conclusion section, chapter six, I comparatively analyze the museum, the company, and the African American community. This comparison resulted in a description of how the company influenced the African American community, what the company meant to ALIC employees, and the challenges to preserve the history and a legacy of the company and its founder. I conclude this dissertation by revisiting and addressing each of the research questions.
LITERATURE REVIEW

The chapter will explore historical and contemporary African American economic institutions and businesses. I review the literature of economic cooperation, mutual societies to the development of insurance companies. Using examples, I will discuss African Americans’ consistent efforts to establish business enterprise and illustrate the challenges African Americans faced in the establishment of economic stability, including economic development and gender. I also review the literature on identity, class, and organizational culture. Lastly, I examine how power shapes and affects how history is (re) presented, the anthropology of museums, the interpretation, and misrepresentation of the past, and how African Americans have preserved their history throughout time. Using examples, I will examine the challenges of preserving African American history and culture through museums.

MUTUAL AID AND AFRICAN AMERICAN ENTREPRENEURSHIP

Myth: Black Business

In my 9th grade American History class, I remember covering many events in the history of America. Although I vaguely remember all these events, I do remember in the corner of my History textbook, in one or two of the chapters, an event, or contribution of African Americans. I remember Harriet Tubman and the Underground Railroad; however, I didn’t understand its connection to me. There were not many sections of African American achievement in the textbook. Therefore, contributions of Blacks in America, let alone, successful African Americans through business, had been foreign to
me until I took an African American History course in college. Even then, I had not understood the magnitude of successful African Americans, and the impact on the African American community. Without this understanding, it is easy to dismiss ideas of African American business success; accepting this “myth” of African American business tradition in America.

Written in 1957, E. Franklin Frazier’s “The Myth of Negro Business” was based on ideas of the failure of blacks to support black businesses and the absence of a historic tradition of business participation. According to Frazier (1957:173), “It is fed by the false notions and values that are current in the isolated social world of the Negro, a world dominated by the views and mental outlook of the black bourgeoisie.” The difficulty encountered by blacks in their attempts to develop successful business enterprises, either on small or large scale, was to be understood within the context of a simple but fundamental sociological fact that the Negro lacks a business tradition or the experience of people that, over generations, have engaged in buying and selling (Walker 1998: xix).

According to Frazier (1957:29), the Black bourgeoisie represented free Blacks before the Civil War, who acquired wealth. Free Blacks were able to accumulate wealth through the ownership of real estate (1957: 31). Frazier also addresses skin color playing a major role in this Black elite (1957: 20), stating “members’ light skin color was indicative not only of their white ancestry, but of their descent from the Negroes who were free before the Civil War, and those who had enjoyed the advantages of having served in the houses of their masters.”

Gatewood’s (2000) description of the Black elite identifies this class as a claim to a privileged status including record of achievement, status, as antebellum free people of
color, culture, and education, and to a lesser degree wealth. In addition, the emphasis on “respectability” and values were reinforced on upper class children in schools. Gatewood (2000) argued that the educational experience of the black upper class conspired to mold into a replica of middle-and upper-class white American. The “Black Aristocracy,” the “respectables of the race,” was those who possessed a certain moral character and virtue (2000:113).

It was not until after Emancipation that modern business enterprise took root among the Black elite, due to the association of the Freedman’s bureau (Frazier 1957). However Frazier (1957:43) challenges the business tradition of the Black Bourgeoisie, by stating, “What has come known as “Negro business” has consisted chiefly, with the exception of a few insurance companies, of a number of small banks, and newspapers, of small retail stores, restaurants, undertaking establishments, and similar enterprises which serve needs of the segregated Negro communities.” Frazier (1957) also asserted that the myth of the Negro businessman has been strengthened by the encouragement which the white community has given to the belief of Negroes that the accumulation of wealth through business will solve their problems.

Butler (1991: 34) disputes the myth of Black business, by stating, “Nested with the realities of racism, prejudice, and discrimination is a history of business enterprise which has been overlooked by contemporary scholars of race relations.” There are many misconceptions and historical untruths (Butler 1991:34) about African American experiences. Therefore, it is important for the examination and exploration of the African American business and their role in the African American community.
African Economic Systems: Economic Cooperation

Black business did not begin in America; it extends far back to Africa before the slave trade, middle passage, and slavery. In order to understand the development of black business, it is essential to examine African economic enterprise and its survival in the New World. As Walker (1998:2) found, “The pre-colonial African propensity for trading and marketing constituted a business ethos, which survived the Atlantic passage and consequently provided the foundation for the origin of the African American business tradition.” The development of African American business begins with the extension of entrepreneurship from Africa and the Caribbean to the U.S. African countries did not lack financial security and expertise. Prior to and after colonization, African groups practiced economic cooperation.

Boscum’s *The Esusu: A Credit Institution of the Yoruba*, (1952) describes an economic institution, the *esusu*, its functions, and some of its characteristics found in other African countries and the African Diaspora. The *esusu* is an economic institution of the Yoruba of Nigeria. Resembling a credit union, the *esusu* is a fund to which a group of individuals makes fixed contributions of money at fixed intervals. The total amount contributed by the entire group is assigned to each of the members in rotation. Herskovits (1941:62) found that tribes living in the heart of the slaving area (Gold Coast, the Dahomeans, the Yoruba of Nigeria and the Bini of eastern Nigeria) established economic systems as a form of production in a pattern of cooperative labor, found not only in agricultural work, but also in the craft guilds, characteristically organized based on kinship; which also manifested in the distributive process.
In the Caribbean and Afro-Caribbean immigrants in the United States, cooperative institutions manifest themselves through Rotating Credit and Loan Associations (ROSCA). Purcell (1996) in his research data on Barbados, Jamaica, and Trinidad examines the case of the (ROSCAs) as representative of folk self-help cooperative tradition in the Caribbean. Purcell asserts that ROSCA constitute a model of a functioning moral economy that preserves social capital. ROSCA are associations formed upon a core of participants who agree to make regular contributions to a fund, which is given, in whole or in part, to each contributor in a cyclical rotation.

Greenbaum (2002) examined the developing community of black immigrants, Afro-Cubans, in Ybor City and West Tampa, Florida the old cigar-making neighborhoods of the city. During a period of Jim Crow and racial discrimination, the Marti-Maceo Society, a mutual aid organization, served as a primary weapon of avoidance and resistance. The society was a central mechanism for collecting and disbursing shared pool of wealth. It was a way for Afro-Cubans to accumulate wealth that was designed to protect the weak, the sick, to shield the members from an exploitative and competitive system. African Americans acquired economic and financial stability when they were faced with multiple forms of opposition. In spite of this opposition, blacks were able to maneuver themselves throughout the economic system to work to their advantage. Mutual aid and burial societies were the solution to limitations of blacks particularly after emancipation.

**Challenges**

However, African Americans faced many challenges in the United States after emancipation. Some whites found it difficult to tolerate the economic success of any
individual black person, fearing that even isolated instances of black financial ability would threaten the racist order (Marable 1983:141). The wealth of free Blacks and their successful business enterprises were impressive. But the obstacles that Blacks had to overcome prevented them from developing large enterprises or wealthy business class (Harris 1936:24). Harris (1936:24) describes the strong deterrents to the growth of enterprise and wealth:

1) The Difficulty of Obtaining Capital 2) Low Wages 3) Mob Violence; 4) Occupational Restrictions; 5) Prohibitions against Owning Certain Types of Property; 6) Denial of the Right to Sue; 7) Restrictions against Settlement in the West; and 8) Civic and Educational Handicaps.

In her description of African Americans participating in business, Walker (1998: xvii) writes, “The deliberate, systematic, and institutionalized actions of whites to exclude blacks from free access to and participation in the American business community during the age of slavery—almost 250 years—contributed a great deal to the myth that people of African descent lack a historic tradition of business participation.”

Jackson and Burns’ (2006:33), Ethnohistorical Study of the Kingsley Plantation Community, a site east of Jacksonville, Florida, explored the challenges in the transition from plantation life up through the Civil War in what they describe as “the expanded plantation experience.” They found that this life for blacks at the Kingsley Plantation community can be traced in terms of active relationships of place. Life for “negroes” in Florida, for example, until the passage of the Civil Rights bill in 1964 was in many ways one giant plantation experience. Jackson and Burns’ examination of the “lifeways and sociocultural patterns” of slave owner, Zephaniah Kingsley, his descendents and

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2 The Kingsley Plantation was operated by slave owner Zephaniah Kingsley. Located on the north tip of Fort George Island, it was originally the home of Timucua Indians. Kingsley owned many slaves including first wife Anna Kingsley.
descendants of enslaved and free persons of color who worked at the Kingsley Plantation, experienced of strict codes, expectations of behavior (“black codes”), restrictions on mobility and access, and escalated violence and control tactics. Their study shows the resilience, progression, Black business leadership, and rise of African Americans as agents despite Jim Crow laws and racism.

**Freedman’s Bank**

However, African Americans took some avenues to obtain financial assistance and independence. The chief undertaking directly after emancipation was the incorporation of the Freedmen’s Saving Bank by the federal government. The role of the churches lodges, and mutual aid-benevolent associations in creating financial institutions did not begin en masse until after the collapse of the Freedmen’s Savings and Trust Company in 1874 (Lincoln and Mamiya 1990:245). The Freedman’s Savings and Trust Company was a mutual savings bank established for the benefit of black people. It was a non-profit concern which had no stockholders; all assets of the Bank were owned by the depositors in proportion to the deposits of each (Osthaus 1976:5). Established March 3, 1865 (Walker 1998), the bank was organized for blacks by their political guardians (Harris 1989). However, according to Walker (1998), the bank was a privately held institution. Owned and managed by whites (Walker 1998; Harris 1936), the Freedman’s Bank was to give African Americans direction to share wealth and wellbeing. The specific circumstance that led to the organization of the Freedman’s Bank was the establishment of military banks as depositories for the savings of the Negro soldier and free laborer; to set up branches to serve soldiers still in service (Harris 1966). Deposits
were accepted from not only several thousand troops but also free people of color and
freedmen plantation laborers.

Unfortunately, the bank was tainted with Republican politicians. Although the
bank was a hotbed for corruption and exploitation, it served to bring Blacks closer to the
“habits of thought” that prevailed in the capitalistic economy (Harris 1989:186). The
period from 1866 to the panic of 1873 was one of “reckless speculation,
overcapitalization, stock manipulation, intrigue and bribery, and downright plundering”
(Harris 1936:33).

The bank remained in existence for nine years, failing in 1874 because of
mismanagement (Walker 1998; Harris 1989). Despite these risks, the relatively
successful record of some early black business efforts prompted many blacks to conclude
after the Civil war that private enterprise was the only means to achieve black economic
advancement (Marable 1983:141). This encouraged the development of mutual aid and
benevolent societies (Lincoln and Mamiya 1998).

**The Solution: Mutual Aid and Benevolent Societies**

African American insurance companies like Atlanta Life, are descendents of
mutual aid and benevolence traditions that extend into the early years of the nation
(Greenbaum 1991; Henderson, 1990, Williams and Williams, 1991). These societies
represent an “institutionalized transition between traditional communal forms of
economic behavior and skills and values appropriate while functioning in an
individualistic market system” (Greenbaum 1991:112), offering access to capital and
financial capacities that were unavailable to African American families and business. Jim
Crow actuarial beliefs prevented standard insurance firms from writing policies for
African Americans (Harris 1936), opening a significant business niche for entrepreneurs like Alonzo Herndon. Thus, mutual aid societies contributed to both social and business development in the African American community (Harris 1936; Henderson 1990; Greenbaum 1991; Williams and Williams 1991).

The first known society began in 1778 in Philadelphia, with charter members including Richard Allen and Absalom Jones; later founding the African Methodist Episcopal Church (Greenbaum 1991; Walker 1991; Henderson 1990). Mutual aid societies are the primary adaptive mechanisms used to serve as vehicles to promote and support efforts at survival in the face of adversity, particularly in the areas of economics and politics (Williams and Williams 1991). Many authors (Green and Pryde 1990, Henderson 1990, Horton 1992, DuBois 1969) describe mutual aids’ multiple functions. According to Greenbaum (1991), mutual aid societies not only provided sick and death benefits, they also sponsored social, educational, and cultural activities, which reinforced ethnic networks and group identity. The extension of mutual aid societies to banking and other businesses, provided solutions to African American entrepreneurs to obtain some form of credit and financial assistance to have a sustainable business, particularly during segregation. These societies operated within, and of necessity accommodations to the larger political and economic system (Greenbaum 1991). They were designed to shield the members from the competitive exploitation inherent in market systems, not to teach them how to be efficient exploiters (Greenbaum 1991:97).

**Role of the Church**

Although mutual aid did not begin in the church, benevolent societies organized either directly or indirectly under the leadership of the black churches were the most
numerous form of benevolent society during the postwar period. For example, Rising Star Societies in Alabama were among the more popular names employed by the church-related benevolent societies (Spencer 1985: 256). Congregants organized church beneficial societies to provide “sickness and burial” relief for one another (Light 1972:152). Light (1972:152) explains,

> These church beneficial societies represented the first “insurance” operations among southern Negroes even though they were operated on a nonactuarial, mutual-aid basis. Practically every church of any size throughout the country has one or more such benevolent organizations attached to it. Membership in a church beneficial was open to church members on a voluntary basis.

Although these societies were independent from religious congregations, mutual-aid assessment societies still had a moralistic tone; “it tended to take on a religious character and ritualistic ceremony” (Harris 1936:20). Historic roots of mutual aid and benevolence among blacks in Atlanta are found in the city’s black churches (Henderson 1990:11).

**Insurance**

Insurance companies sprang from these types of societies (Holloway 2005:196). In his article, “Black Benevolent Societies and the Development of Black Insurance Companies in Nineteenth Century Alabama,” (1960), Spencer suggests that benevolent societies were the forerunners of the industrial insurance companies and served as the primary source of knowledge and experience upon which these companies were organized. Many of the black mutual aid benefit societies were successful by any standards and served a crucial function for poor families who were otherwise unable to save enough to cope with disaster (Greenbaum 1991:102).

In Harris’s discussion on African American banking and money lending and mutual aid societies’ development into the establishment of banks, he argued that in
African American banking and lending development, the most difficult challenge was the inability to obtain capital and credit (Harris 1936). He writes (Harris 1936:22), “Their lack of credit facilities was often a cause of serious anxiety throughout the eighteenth and nineteenth centuries.”

Black mutual benefit societies by the turn of the century were becoming increasingly entrepreneurial with a declining emphasis on fraternalism and ritual (Greenbaum 1991:104). Spencer’s (1960) article illustrates that black benevolent societies organized in Alabama during the post-Civil War played a role in the evolution of Alabama’s first black insurance company. Spencer (1985:252) writes,

The societies supplied group affiliation and acceptance, which spread to emotional and financial assistance and support among members during crisis, which eventually led to the development of black insurance companies. However, the idea of profiting from a charitable enterprise was considered repugnant, but the financial instability of the benevolent societies gradually led to the acceptance of actuarial principles and businesslike methods, culminating in the founding of black insurance companies.

Although some insurance enterprises were organized as cooperative ventures by African Americans for self-protection or grew out of church relief, mutual benefit societies, fraternal orders, or undertaking businesses, other were started by enterprising African American entrepreneurs who took an “economic detour” to use their talents and to serve their clients (Fletcher 1970).

The first African American insurance company was founded in Philadelphia in 1810 as a response to white insurance companies (Butler 1991). African Americans insurance companies flourished because they made prompt payment of death claims; premiums paid into their companies had the effect of creating employment (Henderson
1990; Butler 1991); and there was more frequent payment of disability claims (Butler 1991).

Because black insurance companies provided African Americans with a needed service during the first of the twentieth century, they emerged as the most successful instance of black economic development (Weems 1996). The companies not only provided sick and burial benefits, many companies invested more of their assets in real estate than did any other African American companies in general (Butler 1991). Insurance companies, banks, building and loan associations, and real estate and construction companies were the only enterprises that put large sums of money in the hands of blacks (Walker 1998:224). Black insurance companies, during the first half of the twentieth century, were primary sources of mortgage loans and venture capital for African Americans (Weems 1997:210).

African American insurance companies provided an array of services to the African American community. North Carolina Mutual, one of the largest and nation’s oldest African American institutions, founded in 1898, provided relief for widows and orphans of the sick and those injured by accident, and the burial of the dead (Weare 1993). The Chicago Metropolitan Assurance Company is also one of America’s oldest black-owned businesses. Founded in 1925, it initially provided economical burial insurance to working class black Chicagoans (Weems 1996). Afro American Insurance Company was founded in 1901 in Jacksonville, FL, by seven men, including A. L. Lewis (see Jackson 2004; 2006; 2009); it was the first African American insurance company in Florida. With Dr. Mary McLeod Bethune as one of the board of directors, Afro American
Life provided low cost health and burial insurance to poor African Americans and made profit at the same time (Jones and McCarthy 1993:64).

**Black Business and Segregation**

Historically, segregation shaped business. According to Butler (1991:144) “In the South, ten years after the Civil War, Afro-American businesses did not serve only black clientele. But the passage of Jim Crow laws in the 1890s changed this pattern and forced all Afro-Americans businesses into one section of the business world.” Either they had to develop their own institutions or they had to exist without them (Walker 1991). This “man-made barrier” (Butler 1991:77), prevented African Americans, by law, from participating in their business enterprises in an open market (Butler 1991:77). Slavery, racism, and legal segregation afflicted African Americans in a manner unique in comparison with other minority groups. These circumstances often are characterized as having stunted the development of African American communities and impeded their economic and social integration (Greenbaum 1991:95) in larger society. Therefore, segregation both stifled and encouraged the development of companies (Greenbaum 1991:104; Jackson 2004, 2006).

Segregation enabled economic development for Black business; which in turn provided services for the African American community. Gerena’s (2004) article chronicles the historical development of African American business. Gerena asserts that U.S. segregation necessitated the development of black self-help organizations to provide loans for new businesses and home ownership. African American, economic institutions served their own communities and African American patrons. African American entrepreneurs constructed their own hotels, theaters, and other buildings that provided
public space for black civic and cultural activities. For Butler (1991:318) writes, “It
didn’t matter if one owned a grocery store, a push cart business, or worked as a railway
porter. There was a great deal of variation of what people did, but the key point was that
they all came together in community organizations—such as Masons, fraternities,
sororities, churches, and the like—one solid group.” Because of racial segregation, the
reality of African American entrepreneurship was a response with the “development of
churches, developed financial institutions to finance the building of homes, established
fraternal societies, and started their own insurance companies (Butler 1991:316).

African Americans faced a unique dilemma of black business contending with
Jim Crow laws. Economic segregation in which Butler defines as an “economic detour”
(1991:144) is what makes the African American experience unique. African Americans
suffered from the competition with white businesses in this process. Despite these
limitations, African Americans developed businesses by any means available. According
to Williams and Williams (1991), the system of segregation denied African Americans
opportunities for self-expression, achievement, and self-fulfillment within the context of
the larger society. However, this same system, which promoted segregation, fueled
mutual aid societies, providing African Americans their own space for economic
development, stability, and survival.

**Women**

African American business, particularly during the Jim Crow era not only
provided African Americans economic development; it also provided an opportunity for
African American women. Therefore, the examination of Atlanta Life female employees
will contribute the discourse of African American business and economic development in a broader sense. Although the literature on women addresses some of the personal case histories of women illustrating real life experience (Woody 1992), and narratives of Black women’s work (Harley 2002), there is little documentation on the work behavior of black women (Woody 1992:127). There is little research on how employment shapes the income, experience, and skills of particular labor forces and how work has transformed the status of black women (Woody 1992:1). Woody (1992:2) notes that “the tradition of viewing the economy exclusively as a “market system” where individuals compete on a relatively level playing field, has not lent itself to evaluating black women as a mainstream labor force,” not addressing, getting hired, work assignments, hours of work, and levels of compensation. However, many authors (Woody 1992; Landry 2000), focus on women and work in the larger employment market compared to white women; not necessarily keying in on black women in the workplace at prominently black companies, and its meaning for Black women.

From Domestic to the Desk

Historically, African American women have been confined to menial work and domestic service jobs (Woody 1992; Ammot and Mattaei 1991; Landry 2000; Harley 2002), characterized by low pay, limited work hours, instability, unpredictable task content, and a near total absence of benefits and protection (Woody 1992:6). For Black women, racism barred black women from clerical jobs, which according to Harley (2002:7) employed one in three white women, forcing Black women to work as domestics (Harley 2002:7).
However, World War II increased opportunities for better work for African American women, providing employment in factories and offices (Amott and Mathaei 1991). Even though women obtained better jobs, they were pushed into what Bette Woody (1992:19) describe as a “women’s work subculture.” It is characterized by limitations of what she calls “women’s jobs,” which is restricted to the lower end of this market. The women’s work subculture reflects the jobs of most African American women in business, clerical jobs. In African American insurance, most men had positions of managers, officers, and agents; while women had jobs providing the everyday operations of the company through clerical work. For Black women, just as many women, who confronted inequalities in the workplace, it was a change from domestic work, and considered major progress (Woody 1992:6).

*Working with Families*

Black women working with families have been a common practice. In comparison, from the 1950s through the 1980s, Black married women had the highest labor-force participation rate, while white married women had the lowest, making Black families more dependent on women’s income than white families (Harley 2002). Black women helped reduce the overall poverty rates among Black families between 1960 and 1980 and may have contributed to the success of entire industry sectors (Woody 1992:5). Black women as breadwinners emerged as part of this transformation of Black men to a higher status of work. Woody found that over 60 percent of all Black women of working age were in the workforce by 1988 and had drastically increased the share of their contribution to total family income (1992:4) Therefore; African American women in the workforce are a reality, common in any field. It is worth exploring Black business and its
complexities of race, class, and gender, particularly examining Black women, and work, exploring opportunities provided by Black businesses, while contending with unequal rights within and outside the opportunity space. Black women face opposition from within, from men, and “the larger society’s definition of women’s proper role (Landry 2000: 70)

*Ethnic Enclaves*

The focus on Black business and segregation, relates to Alejandro Portes’ (1995) concept of “ethnic enclave economies,” spatially clustered networks of businesses owned by members of the same minority; not dispersed among other populations, but emerge in close proximity to the areas settled by their own group. However, for African Americans this close proximity based upon segregation as opposed to Portes examination on immigrants. Portes notes (1995:27) that “Enclaves arise at first to serve the culturally defined needs of the co-ethnics and only gradually branch out to supply the broader market”. For African American insurance companies, like Atlanta Life, through Jim Crow, businesses served within the community. It was due to changes in services from health and burial insurance to providing financial services that the company attempted branch out to supply a broader market. Oliver and Shapiro (2007:102), argues, “When looking at other ethnic groups such as Cubans, Koreans and Jamaicans, racist state policy, Jim Crow segregation, discrimination, and violence have punctuated Black entrepreneurial efforts of all kinds. Blacks have faced levels of hardship in their pursuit of self-employment that have never been experienced as fully by or applied as consistently to other ethnic groups, even other nonwhite ethnics (Oliver and Shapiro
2007:102). Other immigrants in the US were able to participate in an open market and compete. Blacks were not able to do so.

Greenbaum’s (1993) analysis on the Marti-Maceo, an Afro-Cuban mutual aid society in Tampa, reveals that this society functioned for the economic advancement on a more permanent level with sense of security knowing that individuals in the society’s income could not be threatened. The demise of this society did not result with the possibility of integration, but simply the financial collapse on a larger scale. This collapse is similar to Atlanta Life’s decline in business. The company was not drastically effected by integration as the literature describes about the fate of African American businesses after the desegregation period.

**Economic Anthropology: African American Business**

African American economic institutions and businesses fit in the context of economic anthropology and corporate culture. Economic anthropology links economics and social life, and attempts to describe anthropological characteristics rooted in economic factors. Economic anthropology examines historical accounts of early economies based on documentary evidence and oral tradition, economic change, economic organization. It also analyzes pre-industrial economies and their modern transformation, i.e. economic cooperation in Africa to mutual aid/benevolent societies, to insurance companies (Dalton 1978:25). Halperin (1994) combines scientific and humanistic methods for understanding the economy in its many forms through time. For African American business, economic anthropology is appropriate in that, through time, it has evolved with changes to laws within slavery, Jim Crow, and the Civil Rights era economic, social, and cultural factors went hand in hand. Concepts for understanding
economic organizations such as African American mutual aid societies and economic institutions require “an analysis of pattern, variation, and change in economies” (Halperin 1994:9).

Mutual aid societies relate to Karl Polanyi’s substantivist view and ideas of the non-market economies. The substantivist view focuses on an economic system of groups or individuals who are dependent on nature and his fellows, and an interchange or interaction between his natural and social environment (Polanyi 1968:139). The human economy is embedded in institutions, both economic and non-economic. In the substantivist view, African American economic institutions consider the social relations, culture values, and ideas within the economy in the African American community.

Theoretical aspects of economic anthropology in the context of African American economic institutions also relate to “non-market economies.” Polanyi describes this kind of economy when there is production, trade, and distribution of goods and services through mechanisms other than the market. There is reciprocity of gift giving, where a person gives a gift expecting to be repaid at some unspecified time. Mutual aid societies and African American economic institutions before desegregation characterize these kinds of economies. Non-market economies consist of maintaining kinship, friendship and other relationships. Economic institutions and societies offered services to African Americans that went beyond the business, playing multiple roles, establishing community solidarity through economic means. Mutual aid societies were redesigned on principles of cooperation and sharing, similar to “non-economic markets” (Greenbaum 2002). They are an indigenous form of economic system and strategies within a western economic system, representing an “institutionalized transition between traditional communal forms
of economic behavior and skills and values appropriate while functioning in an individualistic market system (Greenbaum 1991:112).

IDENTITY AND CLASS

Although throughout history, there have been many African American institutions; this section will focus on larger institutions that influenced the African American community. This section will explore identity, class, and the changing relationships of class and within African American institutions pre and post segregation, African American businesses’ role in the Civil Rights movement and community mobilization in African American communities.

Producing Identity

Within segregation, African American institutions played major roles in strengthening the African American community. Community solidarity and collective identities characterized these institutions; therefore, it is essential to examine organizational culture and identity. Organizational culture study is a way to understand an organization not as an economic or political entity, but as a socio-cultural entity placed in a particular society within a particular historical context (Hamada 1994:21). Anthropologist Tomoko Hamada (1994) attempts to clarify some anthropological perspectives on organizational culture, asking, ”Do universally applicable structural variables determine people’s behavior in organizations, or do national, racial, or ethnic cultural conditioning influence organizational activities” (1994:19). Hamada argues (1994:6) that, “Organizational culture studies undertaken by anthropologists in contemporary western societies should be placed within a much larger framework of ethnology and socio-cultural anthropology of work and human relations across time and
space.“ This approach relates to African American business as it is within a larger capitalistic system. It also relates to the role of Black businesses socially and its influence within and outside of the business. A greater examination calls for studying the socio-cultural aspects of Atlanta Life, and the community to analyze how a company functioned providing multiple roles, defining different meanings.

The provision of mutual aid societies, and the historical functioning of Atlanta Life, provides a space for identity formation and retention, and contemporary organizational culture directly relates to how people understand social phenomena and how they express themselves (Hamada 1994). Williams and Williams’ (1990) emphasize that mutual aid societies included members with common interests or purposes and a discernible sense of pride and feeling of belonging. This sense of belonging provides group members with a sense of identity. Atlanta Life Insurance Company was more than a business, it also offered a space for African Americans to develop their identity, assist their own communities, and maintain and accumulate wealth.

Greenbaum (2002) asserts that race and ethnicity cannot be separated from their political context, where groups and individuals are differently endowed with economic power, and social and cultural capital (Greenbaum 2002). It is important to understand the role played by institutions in defining and maintaining their own identity (Greenbaum 2002). Gregory’s (1998) ethnographic study of neighborhood activism in Corona reveals that the process of forming collective identities is not only the key to our understanding of how and why people collectively act; it is also a critical axis of conflict in struggles between people, the state, and capital. For Atlanta Life, this includes factors within the company: gender and class, the company’s participation in the Civil Rights movement,
and conflicts between African Americans, the systematic barriers, and limitations brought by Jim Crow laws.

There is a relationship between the formation of collective identities and structural arrangements of power (Gregory 1998). These arrangements of power can consist of larger structures of a capitalistic system which exclude and include the African American community and leaders of the institutions, the Black elite. Where social identities are organized and allocated, there will be a tendency towards interaction and the emergence of boundaries, which maintain and generate ethnic diversity within larger, encompassing social systems (Barth 1969). There is a significance of identity formation and management among employees of the Atlanta Life Insurance Company within the boundary of segregation and the Black middle class.

Hall (1996: 4) found that identities are constructed within, not outside, discourse, and therefore, we need to understand them as produced in specific historical and institutional sites within specific discursive formations and practices, by specific enunciative. Greenbaum (2002) argues that most contemporary conceptions of ethnicity lack sufficient attention to the institutional underpinnings of group identity. Therefore, it is important to understand the role played by the Atlanta Life Insurance Company in defining and maintaining their own identity (Greenbaum 2002) in the past and present.

**Black Institutions: Beyond the Business**

Under the leadership of members of upper/middle-class Blacks, African American institutions served multiple functions with characteristics of members with common interests or purposes; and members with a discernible sense of pride and feeling of
belonging (Williams and Williams 1998). Many times these institutions’ roles overlapped with each other acting through business and education.

Most economic activity took place within Black-only communities, since segregation prevented African Americans from buying land or conducting business in white communities. Companies assisted in providing a shared space for Blacks for not only producing wealth, but also cultural identities. Banking and insurance institutions contributed to the economic growth and solidarity in community. Spencer (1960) in on “Black Benevolent Societies and the Development of Black Insurance Companies in Nineteenth Century Alabama,” illustrates that Black benevolent societies in Alabama stressed their goals as the promotion of morals, intelligence, and education among the people, mutual aid to all brotherhood, and assistance and the care of families of the deceased or indigent members of their families.

Black business established itself as more than a business; it was a family within itself, providing a space for employees to create or form identities, and extended itself into the African American community. This was also the case for many insurance companies like Afro-American Life Insurance Company, who play a major role in community life (see Jackson 2004; 2006). Both Atlanta Life and North Carolina Mutual had company songs, which acknowledged the founders and presented line after line of pride and heritage. Atlanta Life’s song to the tune of the University of Maine “Stein Song,” and North Carolina Mutual’s “Good Ol’ Mutual Spirit” to the tune of “Old Time Religion,” demonstrates the religious connection to the business. Weare states (1993:134),

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The Mutual had more than its share of personality, much of it a given part of its racial heritage, and much of it developed in concert between countless external and internal forces ranging from race relations to personal characteristics of its leaders... Its style of management, the primacy of religion, reverence for the founders, a sense of mission and family, and a firm commitment to racial cooperation and uplift combined to form the salient features of its character.

Atlanta Life’s song also attributed to “reverence” to its founder, mission, and family.

Mutual societies, which led into Black business, represented the most effective form of social and economic cooperation among African-Americans, and they helped to promote the ideals of the community interests and racial solidarity among the group (Henderson 1990). They supplied group affiliation and acceptance, which spread to emotional and financial assistance and support among members during crisis, which eventually led to the development of Black insurance companies (Spencer 1960). In addition, Black business enabled employees to form and enforce their identities.

The photographs, interviews, and stories of former employees reveal that Atlanta Life Insurance Company sponsored non-business-related activities and community events, with sports teams, established community committees to assist the poor in the community, and awards ceremonies for employees for “Employee of the Month” for selling the most policies. This is evident for other companies such as Chicago Mutual, where employees were provided awards of various kinds (Weems 1993).

During Chicago’s Metropolitan’s formative years, 1927-1957, employee solidarity was often mentioned, describing the company as a family that contributed to its development as an African American community institution. Weems (1996:71) found that leader of the company, Robert A. Cole created an environment that despite elements of paternalism, promoted internal harmony and profitability.
Schools

Schools not only provided education, but it also served as space, specifically during segregation to produce and affirm identities and racial solidarity. African American school communities were overwhelmingly reliant on community initiative and collective action (Klugh 2006). Thus, these schools developed as community institutions wherein community members could focus their collective energies toward a common goal—where they could “invest in each other” and actively create “palpable resources” to improve their lives (Klugh 2006:181).

Shircliffe’s (2001) examination of former students and teachers of the schools in Tampa reveal themes that emerged in other oral histories of segregated schools: family-like atmosphere, strict and caring teachers, and parental involvement. The community atmosphere of Middleton and Blake schools provided a sense of belonging and security. The students recall the family-like qualities and discipline of historically Black schools, and, in-part, attribute these qualities to the success of these institutions, and to their ability to cope with white society later in life (Shircliffe 2001:65). Therefore, “community institutions reinforced the educational and communal values that allowed their construction” (Klugh 2006:181). Segregation developed and reinforced African American identity in schools.

Schools: Historically Black Colleges

Similar to churches, Black colleges were used as a space for protests, ideas, and the development of national Civil Rights leaders. They were the headquarters for activism, space for voter registration, and voting. College students would many times lead the organized protests. The historically Black colleges produced much of the Black
civic leadership in this country, contributed greatly to the formation of a significant Black middle class, and provided pathways otherwise unavailable to untold numbers of black Americans (Drewry and Doermann 2001). For example, the Atlanta University Center's student civil rights organization, the Committee on Appeal for Human Rights, led three years of nonviolent protests that helped integrate the city's movie theaters, lunch counters, and parks, according to the Southern Poverty Law Center (Stern 2003).

The Student Nonviolent Coordinating Committee (SNCC) was established on April 15-17, 1960, at Shaw University in North Carolina. Under the guidance of SCLC's Executive Director Ella Jo Baker, the organization provided a way to harness the energy and idealism of Black and white youth (Mueller, 1993; Carson, 1981). Blacks were not allowed to rent out facilities that were not black owned (Myrick-Harris 2005). Black colleges were also used for business conferences, meetings, and other gatherings.

**Civil Rights and Black Business**

Black businesses played a major role in the Civil Rights Movement and the fight for equality for the African American communities. African American banks were crucial in not only providing financial services but also giving members of the African American community a sense of security and confidence in the ability to gain a foothold in mainstream America (Ammons 1996:471). Atlanta Life assisted in voter registration, bailed protesters out of jail, and financed marches/protests, representing a continuous link with the broad social activism of Alonzo Herndon, reflecting the social consciousness of both the enterprise and its leadership (Henderson 1990). George Lee, manager of the Memphis branch of Atlanta Life Insurance and an activist in the leadership of the company, found in politics an important forum for racial leadership. His connection with
Robert Church, a wealthy Black Memphian, and with the Republican Party enabled him to become involved in some of the leading issues of the race problem. Through his affiliations and connections, Lee worked to promote increased voting participation among blacks and enhanced their influence in the party and in the country generally (Henderson 1990:185).

Walker (1998:263) found that the 1960s was an era where black leadership called for blacks to secure equal access to public accommodations and full civic and voting rights. For economic development to advance for African Americans, it was important for the development of business and investment activities (Walker 1998). Carson (1993:35) states, “The institutions, the strategies, and the philanthropic activity that characterized the civil rights era and fueled great transformations in American life are directly descended from the activities and institutions of the previous two centuries.”

Between 1957 and 1968, black organizations directed the efforts of tens of thousands of people, mostly blacks, in a national civil rights protest movement whose principal features were familiar: raising money, collecting and distributing food, and carefully orchestrating boycotts, sit-ins, and marches (Carson 1993:36). According to Hamada (1994:26), “Values are often consciously perceived, and yet they influence organizational members’ behaviors, decision-making patterns, and emotional and effective reactions to organizational phenomena.” The fight for equality and economic development were the common goals of African Americans. Institutions led the community in this movement to succeed in changing segregation laws.

There are contradictions of Black business. During the segregation period some leaders of Black business, who represented the Black elite, serviced the Black community
and participated in the “uplift” of the Black community. Yet the literature there negative attitudes and beliefs about the Black poor by upper class Blacks, resulting in the upper class wanting to separate themselves from the masses (Drake and Cayton 1954).

**The Changing of Black Business**

However, with the establishment of desegregation laws, within that larger economic system, African American businesses struggled to maintain economic stability. As many laws sanctioned equal rights for African Americans, the business in the African American community changed. African American businesses thrived, particularly in the South, until the latter half of the 20th century when desegregation made them less vital to African American entrepreneurs and consumers (Gerena 2004). Black entrepreneurs had to compete within the larger society; consumers could now purchase goods outside of their communities, and during this time, urban renewal began in African American communities.

In the literature, desegregation laws changed the role of black business and contributed to their decline in African American communities. According to Gerena (2004), in the latter half of the 20th century, particularly in the south, desegregation diminished the importance of African American business (Gerena 2004). African American businesses’ role changed; it no longer served the purpose of providing services in the confined space forced by laws. Black entrepreneurs had to compete within the larger society, consumers who could now purchase goods outside of their communities, and urban renewal infiltrated African American communities.

Competition particularly affected black business (Walker 1998; Butler 1991; Fletcher 1970; Weare 1993). Fletcher (1970:129) found that when companies faced
integration, white insurers anxious to increase their ratio of Black employees have found in the Negro companies’ personnel a prime source of proficient black workers. The Black firms thus were major targets for a vast number of recruiters. Concurrent with the Black concerns, difficulties in preventing a crippling drain on their work force are increasing efforts by white firms to capture the Black market (Fletcher 1970). Therefore, black companies struggled to obtain a strong business front without losing its employees to white firms. However, Atlanta Life’s survival as a strong business challenges this idea of the competition as consequences on a black business. However, it is important to examine if competition affects Atlanta Life today. Even though the company did not run the risk of white “insurers anxious to increase their ratio” of black employees; the company face competition of larger firms domestically and internationally, as they compete on a more global market.

Black businesses, particularly small enterprises, struggled to survive a changing market and urban renewal. Butler (1991:297) states, “Small enterprises could not compete with the expansion of larger retail chains, shopping malls, franchises which developed.” Thoroughfares like Rosemary and Tamarind Avenue in West Palm Beach, Central Avenue in Tampa, 22nd Street South in Midtown St. Petersburg, and “Sweet” Auburn Avenue in Atlanta were all once enclaves of African American businesses in the heart of the community. They provided services that were unavailable to blacks outside their communities (Rodriguez 1998). Today, due to urban renewal, the incorporation of store fronts, lofts, and upscale apartments, streets like Rosemary and Central Avenue show no trace of former African American businesses. Other areas like Auburn Avenue...
consist of abandoned and demolished buildings, with urban renewal also settling to “beautify” the area from high-crime and dwindling communities.

The desegregation era had both negative and positive consequences for black-owned institutions (Ammons 1996:477), for example banks. One of the outcomes of desegregation era was the reality that banks owned by African Americans no longer could depend entirely on their traditional customers and were forced to compete on the open market, pay competitive wages to keep their employees, and meet the needs and demands of a far more diverse population to stay in business (Ammons 1996: 477). This was the case for many black businesses providing these types of services, like insurance. By the 1950s and 1960s, black business districts began to decline, as black consumers ventured into the white business community, black business districts faced new competition (Gerena 2004).

Historically, rapid black business growth occurred only during the period of rigid racial segregation, when relatively few white corporations attempted to attract black consumers. The Civil Rights Movement and desegregation permitted the white private sector to develop a variety of advertising strategies to extract billions in profits from black consumers, all in the name of “equality” (Marable 1983:164). Many companies struggled to survive. While previously discriminatory white insurance companies made considerable inroads among black consumers, black companies could not similarly attract white customers. In the face of increased white competition, companies like Chicago, Mutual never regained its prominence (Weems 1996:158). However, they were bought by Atlanta Life in the 1990s. Therefore, it is important to examine Atlanta Life for its economic survival.
Debates and Opposing Views

There have been many ideas, debates, and concepts of mutual aid, the economic state of and the possible solutions to revive African American businesses and their communities. Authors such as Horton (1992), DuBois (1969), and Butler (1991), emphasize an independent black economy and the role of black leaders in the black community to uplift and assist those unable to gain financial stability. However, Green and Pryde (1990), Walker (1998), Childs (1989), and Harris (1989) argue for a more integrated or improved, larger scaled economy which include a broader spectrum involving all players in the economy; nationally and internationally.

The incorporation of a more integrated economy appears to be a realistic approach to the economic success of African Americans. African Americans work and consume within a larger economic system no longer operating in segregation. As Green and Pryde (1989: 22) argued, “The future of black business success lay in an integrated business and financial community that would allow blacks to obtain gradually the skills they need to prosper as businessmen.” They add, “Business formation in black communities, defined as a broad range of entrepreneurial activity, depends largely on the capital and labor markets of the American economy” (1990:11). Therefore, African American success depends upon the larger market. However, Green and Pryde contradict themselves by focusing their attention on the responsibility of the African American community as the cause of its economic failure, in their description of the importance of an entrepreneurial culture in the economic development process. There is a need for understanding how the individual choices of black Americans relate to surrounding economic and social conditions (Green and Pryde 1989:11). It is questionable who is responsible for the
economic status of the African American community: African Americans themselves or the larger economic market, which includes systematic structures affecting the progress of African Americans. In addition, Green and Pryde do not describe how African Americans should obtain the skills needed to prosper as entrepreneurs in an integrated business and financial community.

Green and Pryde do not focus on the historic and systematic structures that paralyze the development of African American economic stability. But Marable (1983:2) argues that, “White society has systematically excluded or segregated African Americans because of caste or racial discrimination. America’s ‘democratic’ government and ‘free enterprise’ system are structured deliberately and specifically to maximize Black oppression.” Marable and Frazier bear major similarities in their analysis of the past and present state of African Americans. According to Marable, (1983:2) “Blacks have never been equal partners in the American Social Contract, because the system exists not to develop, but to underdevelop Black people. Underdevelopment was a direct consequence of this process: slavery, sharecropping, peonage, industrial labor at low wages, and cultural chaos.” Franklin (1957) asserted that black Americans failed to develop a larger and more prosperous business sector. He argued that the core reason was that blacks lacked experience in buying and selling, which are at the heart of the spirit of business. Marable agrees with Frazier’s initial critique as more valid today than ever before (1983:140). However, Frazier does not seem to recognize the contributions of African Americans historically in business in spite of racial discrimination and segregation. Frazier focused on the shortcomings of black culture instead of racial prejudice and economic exclusion.
There seems to be no clear and grounded answers for the success and development for a more stable African American economy. Both views alone lack sufficient detailed strategies for the success of African Americans in business. However, the two views combined appear to be sufficient. For instance, although Butler (1991) emphasized that community and broad-based entrepreneurship go beyond economics and concentration on expanding enterprise within and outside the community, he believes in the return of the tradition of self-help. He (1991) suggests that African American leaders and business owners can solve local social and economic problems by infusing public dollars and developing community-based organizations.

Although the concept of “self-help” appears ideal for the development and success of the African American community, it is a challenge to have an independent black economy within a larger national and international economy. Therefore, Butler’s idea of returning to the tradition of self-help where leaders and business owners solve social and economic problems by infusing dollars and developing community-based organizations is inadequate. Further analysis of this subject could answer the question of how do African Americans conduct business and obtain success in a capitalistic society that is systematically structured in a white, male-dominated system.

However, Robert Weems (1994) takes a more drastic approach in solving African Americans’ economic issues related to business and insurance through the establishment of a “mega” black insurance company. This mega insurance company, “would be an enhanced capability to develop attractive products and services” (1994:10). The individual African American insurers merging into one “mega” company, would expand the potential produce line (and profits) of the resulting “mega” company. It would include
a de-emphasis, if not eradication, of industrial insurance. This type of company would serve the needs of African American consumers, and it would be “well suited to provide services to the burgeoning African marketplace.” Weems argues that this type of insurance would in turn produce major investment opportunities and benefit both the African and African American insurance industry. However, Weems does not provide a clear description and explanation for the “mega” black insurance company.

In Sterling Brown’s interview with Atlanta Life secretary E. M. Martin in the 1950s about the state of African Americans and equality, (Tidwell 2007:175), Martin states, “The Negro will never get to be a man, a free man, until he can go where’s he’s got the right to go. The race will never get out of the barrel until we have business equality, the right to go in public places. I don’t call that social equality. “Martin adds (Tidwell 2007:180):

The white powers that be, don’t like to see the Negro get but so far in business. The Negro has got so little at present, not enough to worry about. The crumbs from the table. But if the Negro go so that he was a threat, an economic power, then you’d have the same spirit as toward the Jew, only more accentuated. Right now, however, there’s not enough wealth to worry them. The business field is wide open. Any kind of business if it’s half way run will make money down here in the South. But it is a mistake to speak of Negro capitalists. They’re just pseudo-capitalists, token capitalists. They’re shut out from the Chamber of Commerce, from the law making bodies. They aren’t in a place where they can even peek into what government and business are all about.

This statement made by Martin presenting this pessimistic outlook of the “Negro” as a hopeless case in America, never to obtain wealth and equality, reflects to Frazier’s ideas about the social myth of Negro business. Frazier (1957:153) argues that there were false ideas concerning the importance of how “Negro business have become a social myth and how this myth has been propagated among Negroes.” Calling it the “myth of
the economic salvation of the Negro” Frazier finds that this myth of salvation came through Negro business, created by the black bourgeoisie to compensate for its feeling of inferiority in a white world dominated by business enterprise (1957:153). Interestingly, E.M. Martin represented this same black bourgeoisie.

**Defining the Black Elite**

Ministers and/or deacons were often in powerful leadership positions of not only the church, but also the community. In the past, the church was one of the few places black men could take leadership roles, influence the black masses, and act as a major presence in the black community. Gatewood’s (1993) examination of the occupations of specific families and individuals throughout the United States and their roles in their communities offers perspectives on the relationship between African American institutions and the black community. Gatewood asserts (1993: 27), “In addition to those in the professions and in government positions, the black upper class included families identified with such service trades as catering, barbering, tailoring, which brought them into regular contact with upper-class whites” (see Jackson 2004 on Black elite in Jacksonville).

Leaders of the institutions, like insurance companies, are among the black elite. Within the African American community, leaders of these institutions represented upper/middle-class blacks, who were highly respected, and served the black community. Historically, the black middle class are not only defined by education, occupation, and income. Blacks formed a middle class unto itself that was more about image, aspiration, values, and moral pretense than it was about economics (Bowser 2007:56). The lines are blurry between constituting classes for African Americans. For some, occupational status
has been seen as more significant and useful in placing blacks along a class hierarchy within the black community. The occupation of school principal, for example, which is considered middle class among whites, is generally viewed as upper class among blacks. Factors other than purely economic rewards are clearly a factor in the attribution of class—in this instance, varying interpretations of respectability and level of community involvement come into play (Green and Pryde 1990:58).

_Confinement and Service to the Community_

Prior to the civil rights movement and equal opportunity, the members of the traditional black elite were confined to segregated environments. “They lived and attended schools in primarily segregated communities. They were generally employed or self-employed in institutions serving the black community” (Benjamin 2005:44). The racism that the traditional black elite experienced was overt, and it was supported and sanctioned by the folkways, mores, and laws of the larger society (Benjamin 2005:44). African Americans’ confinement limited their mobilization in the larger American society. However, it enabled the mobilization of African Americans within the black community. Forced to attend historically Black Colleges, for African Americans, according Boswer (2007:56), “graduation from these schools was an automatic ticket into the black middle class.” There were a small percentage of black professionals who served the black population confined in a space. They were primarily small businessmen, ministers, teachers, and undertakers—with a few doctors, lawyers, and pharmacists. African Americans found minuscule white-collar opportunities in either the public or private sectors (. Harris1999:1). Bowser (2007) noted that within the segregated space,
service was open to blacks to provide services needed in the black community such as dental, medical, grocery stores, and schools.

**Class Distinction, Attitudes, and Exclusion**

The black elite or middle class’ leadership, which automatically stratifies the black community, in turn opens ideas for attitudes of each class about each other, as well as forms of exclusion. Williams and Williams (1990) assert that one of the functions of various African American self-help groups involves the exclusion of some people. Exclusion by class consisted of many leaders serving the African American community. Gatewood’s (1990) study of the black aristocracy after Reconstruction reveals how “old families” view themselves as the products of a process of natural selection and superior to other blacks in culture, sophistication, and achievement; having to do with a “sense of longevity and exclusiveness” (Bowser 2007:143).

According to Dyson (2006: xv) “Class in black America has never been viewed in strictly literal economic terms: the black definition of class embraces style and behavior as well. Hence, it is not uncommon to hear “that’s so ghetto” used to describe behavior associated with poor folk, whether one picks garbage or sets a pick-and-roll on the basketball court for a living.” Drake and Cayton’s “Black Metropolis,” (1954:559) which upper-class blacks’ description of lower-class blacks in Bronzeville, in Chicago in the 1940s, states, “Upper-class are very definite in their conception of what constitutes lower-class behavior. It is not poverty that outrages their sensibilities, but lack of decorum - what they call “ignorance,” “boisterousness,” “unctuousness,” “low-behavior.” They add (1945:584), “whenever a low-class Negro confronts a Negro of higher status, the atmosphere is subcharged with latent class antagonism.” In Drake and
Cayton’s (1945:562) examination of upper class attitudes of lower class behavior,
“Lower class people are those who give free rein to their emotions, whether worshipping
or fighting, who ‘don’t know how to act,’ or dress correctly, or spend money wisely.”
They added, (1945:559) “Rowdy or indecorous behavior in public seem to be the one
trait that in these expressions emerged most consistently as an index to lower class
status.”

Green and Pryde’s (1990) study on three self-help organizations reveal that
although the groups advocate self-help, group solidarity, and mutual support, these
organizations are comprised of upper/middle class. Managers, directors, and supervisors
of insurance companies represented the upper class. For instance, many of Atlanta Life’s
social events were initiated by and for the black elite. Today this is still the case. In
September 2005, at Atlanta Life’s Centennial gala, hundreds of people gathered to
celebrate Atlanta Life’s existence and success. Civil rights activists Andrew Young and
the sister of Dr. Martin Luther King, Dr. Christine King Farris attended. The inclusion
and exclusion by class was apparent in that the event was a “hundred dollar a plate” gala.

Desegregation and Class

In the post-segregation era, class and identity relationships changed within
African American communities, especially in relation to neighborhoods. Gregory
(1998:65) in his examination on class, identity, and neighborhoods, states, “Class and
status differences, real and imagined, remained crucial factors in reckoning black
identities and social relations and in conditioning the specific effects of racial exclusion,
but the experience of neighborhood decline exposed the vulnerability of black residents.”
Where a person lived had become as important as how he or she lived in figuring black class identities (Gregory 1998:66).

Many authors examine issues on class and neighborhoods surrounding the “abandonment” of the working class and the poor by black elite or middle class. Sociologist William J. Wilson (1991) argues how the middle class left the poor in the community. Poor people looked to wealthier blacks as models of how to live and provided services in the community. The black middle class, however, left the poor to fend for himself or herself. Martin Luther King in years after the Voting Rights Act came to believe that the Civil Rights Movement had left behind the black poor. He lashed out at the middle class and accused them of betraying the black poor (Rhea 1997:120). However, other scholars (Williams 1999; Gregory 1998; Patillo 2003) disagree with this, for class and neighborhoods are more complex than this.

Michelle Boyd’s (2008) examination of how economic and policy shaped the goals of an African American Chicago neighborhood, addressing how integration stole the strength of the black community, where the black middle class abandoned the community to whiter neighborhoods, and left poor “committed blacks” or “keepers” to stick it out. Yet these poor blacks are blamed for the decline and lack of upkeep of the community as well. Through interview of local residents, Boyd reveals this nostalgia of the past neighborhood filled with black entrepreneurism and black autonomy. Integration that “stole” the neighborhood fails to look at the larger economic systems and structures, not focusing on the broader economic, political, and policy shifts, using culture to explain poverty and the demise of African American communities (Boyd 2008).
Brett Williams (1999) illustrates the “not so pretty” picture of the black community and revealing the black community, not as unified as it is portrayed. The abandonment idea excludes diversity in these places. However, middle class blacks left neighborhoods before the enforcement of desegregation laws. During the postwar, neighborhood decline sharpened the perception of class differences. For example in Gregory’s (1998:65), study on two areas, East Elmhurst, a area of the black elite and Corona, mostly working class and poor residents, he found that during the 1940s, middle class blacks began purchasing homes in East Elmhurst along with new black arrivals from other areas of the city and from the South. Doctors, realtors, entertainers, and other members of Corona’s black elite bought properties on Ditmars Boulevard, which became known as the “Black Gold Coast.” In West Palm Beach, before the segregation laws, at one point black professionals, all lived in the same neighborhood as poor blacks. However, when the development of new homes of Mangonia Circle was built, black middle class professionals moved out of the old neighborhood. This was before the Civil Rights Act of 1964. Therefore, blacks moved into a new neighborhood according to and with their “class.”

Patillo (2003) found in her research of black neighborhoods in Chicago’s South Side, that distinctions made by affluent blacks, which marginalize the behaviors and interest of their poor black neighborhoods, have real consequences for the distribution of neighborhood resources. Gregory (1992) also found that “middle class values” of blacks were organized around issues that had more to do with their interest as homeowners than interests that could be associated with race. Therefore, space, its utilization, and abandonment of space are key factors in distinguishing class of African Americans in
post-segregation period compared to segregation which emphasized values, “respectability,” and achievement. Within the analysis of Black business, identity, class, segregation, and desegregation, it is important to explore how these factors are (re) presented.

THE ANTHROPOLOGY OF MUSEUMS

It is imperative to analyze the intentions of representation and the ideologies in museum studies as well as the symbols people chose to display and why. By examining the theoretical framework of the anthropology of museums, the discourse of museums, and the way public symbols are interpreted, and its themes, anthropologists can identify the means to prevent superficial viewpoints of museums and their functions. It is therefore necessary to examine history and its relation to presentation and representation.

In this section, I will review the literature on the complexities of the preservation of history by focusing on its manipulation, removal, interpretation, (re) presentation, control, and reconstruction highlighting the lives of African Americans. Using various examples of the consistent challenges African Americans face in efforts to preserve their history, and present the truth of African American experiences and events, I will illustrate the development of the African American museum movement and the emergence of African Americans presenting their “own” past. Using models of the Remembering St. Petersburg Oral History Project at the Carter G. Woodson museum and “Preserving a Business Legacy’s” Atlanta Life Photographic Collection at the Herndon Home museum. I describe the technical, political, and economic issues related to museum development and operation, with a particular interest in African American history and communities with the use of these two African American museums. Therefore, it is important to
examine the literature on the anthropology of museums, reveal the importance of history, power, and economics in representation and display. The literature will reveal the role that museums play in the construction and presentation of display, interpretation, and representation.

**Defining History…Defining the Past**

What is history? How is it determined? Who presents and/or represents it, and why? The definition of the past depends on individual or group decisions to interpret it. It can not be clearly defined or distinguished, for, “different versions of the past are communicated through various institutions, including schools, amusements, art and literature, government ceremonies, families and friends, and landscape feature that are designated as historical” (Shackel 2001:656).

According to Trouillot (1995:xix), “History is the fruit of power.” Benson et. al (1986) suggests that, history can empower people, although not merely by celebrating the past or by suggesting “lessons” to apply to the present. History can be used to teach people that the social, political, economic, and cultural institutions that delimit contemporary life are not timeless but rather the products of human agency and historical choices. Museums are symbols and sites for the playing out of social relations of identity and difference, knowledge and power, theory and representation (Macdonald and Fyfe 1996). It is imperative to consider all aspects within the study of museums anthropologically. Therefore, a holistic approach by the researcher on this subject will ensure the proper representation of individuals, groups, and objects displayed within museums.
Sociologist Stuart Hall (1997b:155) asserts, “Museums exist in order to acquire, safeguard, conserve, and display objects, artifacts, and works of arts of various kinds.” They make statements and provide meanings for their audiences (Lawrence 1990). Museums consist of the display of material objects as emblems of class, ethnic, and national identity (Jones 1993). However, it is important to bring theoretical interest to the material cultural studies within museums, which examines the relations between anthropology and the people it represents.

Who Owns History? Controlling and Reconstructing the past

According to Strathern (2004), knowledge cannot be reduced to the realm of pure meaning or language. All knowledge operates as a historically situated social practice. Lowenthal (1985) questions, why do we change the past and what move us to alter and elaborate our heritage in all the ways. Examining history forces questions about the determination of its presentation, the purpose, and reasons for its use.

History entails determined historical processes, determined within a stratified, differentiated reality, as well as an ideological discourse about the past (Yelvington et.al 1992). According to Yelvington et.al, (2002:344), “History is governed by the exigencies of authorizing, legitimizing power.” This can lead to reconstructing the histories of particular collections that reveal painful stories of greed, theft, racism, and exploitation by respected scholars and institutions (Jones 1993:214). According to Trouillot (1995), “there are producers and consumers of historical discourse, and owners of the means of historical production and those who are displaced from and not allowed access to ownership.”


Erasing History and placing individuals outside of history

Although the reconstruction of the past by those in power, frequently existed, history can also be erased and individuals can be set outside of history. Farmer (2001), found that history can be erased, rewritten, and ignored by the powerful. Therefore, power can be manipulated, and individuals can be moved outside of history. They are a part of the construction, (Yelvington et. al 2002:370) “but not the product of, history that merges with ideas that they somehow “own” what they construe as “their” history, that their “theirness” (identity) is outside history, but that history, gives their “theirness” direction.” An example of “leaving out voices” (Jones 1993:205) and neglecting local communities is the Whydah slave ship museums, in which many elite wanted to promote the history of the pirates, yet leave out the history of the ship carried African slaves during the slave trade (Yelvington et. al 2002).

These challenges of historical representation and presentation are parallel to Gable’s study on (1996) Colonial Williamsburg museum. He found that white tour guides chose to focus on the lack of hard documentary evidence on miscegenation as a reason not to discuss it, not realizing that by smoothing over and avoiding the topic, they actually reinforced the strength and persistence of the myths they were, as historical interpreters, trying to challenge. Black tour guides faced a slightly different problem; they had to consciously present the information by challenging the interpretations of the white guides. These actions are similar in the re-creation of the past in which Lowenthal (1985: xxii) asserts, “Historical knowledge is shaped by subjectivity, by hindsight, and by the insurmountable gulf between the actual past and any account of that past.” This subjectivity can also relate to Potter and Leone’s (1992) analysis of museums Historic
Annapolis in Maryland, where they found through observation that displays were partial and challenged historical interpretations based on power and authority. Jackson’s (2004, 2008) work on the National Park Services (NPS) Heritage Sites also counteracts this partiality of history, where she assisted the (NPS) in 1998 in updating their representations of Plantation history to include African American history and heritage resulted in the Snee Farm Study, the Jehossee, and Kingsley Plantation.

Throughout history, African Americans faced the challenge of preserving their own history that is representative of themselves. African Americans are challenged with decisions of what and how to preserve, display, and represent themselves, as well as provide and equally distribute written text on African American history and culture. One example in efforts to preserve and display African American history was the Remembering St. Pete Oral History Project. This project involved youth (ages 14-18) and elders over the age of 65 in the Midtown-Front Porch area of St. Petersburg at the Dr. Carter G. Woodson African American Museum in collaboration with the Front Porch Community Development Association, Inc.

After the project ended in September 2006, I conducted follow-up interviews with student participants, which focused on the students’ experiences with the project. When asked if they were taught African American history and contributions in school, I found that nearly none of the students learned about Black history. If they did, it was during black history month; students were limited to learning only about Civil Rights icons Malcolm X, Harriet Tubman, Rosa Parks, and Dr. Martin L. King, Jr. Students learned more about African American history through the oral history project. Most of the students did not know who Carter G. Woodson was until they began the project. The
history books used in the classroom consisted of a small section of contributions of
African Americans. Therefore, it is essential to ensure the proper presentation,
preservation, and written history of African Americans.

According to Lowenthal (1985), the past plays very different roles in different
cultures. African Americans’ history from the atrocities of slavery, Jim Crow laws, to the
Civil Rights Movement, to their present and constant struggle of equality and justice,
reveals a past that encompasses the need for “telling one’s own history.” “Where no
history is readily at hand, it will be created” (Thompson 2000:1). However, powerful
individuals or groups forget, neglect, or create African American history not conducive to
their reality. Not only is the history omitted, numerous past and present events reveal the
distortion of reality that eventually led to untruths in the written history of African
Americans. Jackson’s (2001) research on the Snee Farm Plantation in South Carolina
contributes to the examination of the “distortion of reality,” expanding the view of
African experience within plantation settings (2001:94), through examining the use of the
label “slave.” This labeling denies the “construction of entire community’s identity into a
single template-one defined by the imposed condition of slavery (2001:98). From her
oral history and archival data, Jackson found that there were wide ranges of roles in
plantation communities: midwives, craftspeople, skilled cooks, musicians, and field
laborers.

The recent tragedy in New Orleans epitomizes the act of denying reality, which
results in presenting a false history. Marable’s (2006) article, “The Black South Katrina’s
Unnatural Disaster a Tragedy of Black Suffering and White Denial,” examines what he
calls the “unnatural disaster” of the New Orleans tragedy of race and class in the context
of American structural racism - the denial by many whites of the reality of Black suffering. This denial enables a false history of African Americans based upon the events that took place in New Orleans. According to Marable (2006:2), much of the media coverage cruelly manipulated racist stereotypes in its coverage. He writes:

Television reports locally and nationally quickly proliferated false exposés about “babies in the Convention Center who got their throats cut” and “armed hordes” high-jacking ambulances and trucks. Baton Rouge’s mayor Kip Holden imposed a strict curfew on its facility that held evacuees, warning of possible violence by “New Orleans thugs.”

Marable questions, “Why the steadfast refusal to acknowledge the forensic evidence and the obvious human pain and suffering inflicted not only on the victims of racist violence, but upon their descendants?” (Marable 2006:5). The refusal of “evidence,” perpetuates a portrayal of a series of “false ideas” of African Americans that embeds the minds of white America and the world; creating eventually a history with skewed evidence and occurrences that wind up in the archives and history books of museums and classrooms. In continuance with Marable’s observation, he describes the outcome of African American portrayal, racism, and exclusion.

Exclusion of the Past

The exclusion of the African American past, have been consistent themes in the literature. Shackel (2001) article, demonstrates the exclusion of African Americans and their past, through presentation of a monuments of an official history of an event in the Civil War at the expense of another group. The community commemorated a white officer (Robert Gould Shaw) in the form of a statue, and minimized the role of the African American troops that he commanded.
African Americans’ history suffered greatly from exclusion and manipulation of African American past throughout history. This could have led to the pressing need to African Americans to take on the role to rewrite, reconstruct, and present their history in their own space, conducive to their culture and ideas. Lowenthal (1985:325) writes, “Seeing the past in our terms, we necessarily revise what previous interpreters have seen in their terms, and reshape artifacts and memories accordingly. But beyond involuntary alterations, explicit aims prompt us to replace or add to an adequate past.”

Emergence of African American Museums and Representation

According to Stewart (1994), the search for truth of African American history was probably first launched by Carter G. Woodson, who founded the Association for the Study of Negro Life and History, (ASNLH) in 1915. He encouraged scholars to research, to write, and to publish in the area of black history. He also challenged the public history, becoming in the process the “keeper of the record” of the African American struggle. Under Woodson’s guidance, (ASNLH) began and continued to hold annual black history programs that celebrate the survival of African American people (Stewart 1994). From 1895-1930, the New Negro Era was a period of great vitality in the collection and preservation of elements of African American life, history, and culture (Ruffins 1992). This opened a door for artists, writers, and musicians to orchestrate exhibitions, publications, and performances; i.e., the Harlem Renaissance (Ruffins 1992).

During this time, generations of scholars and activists created an explosion in the growth and celebration of Black art, history, and culture that ends the myth that the story of African Americans was unrecoverable. This included the formation of the NAACP, and the Urban League (Ruffins 1997). Those scholars and cultural activists were able to
draw from many materials that had been collected and preserved since the early
nineteenth century but which were long neglected by mainstream historians. Objects,
documents, photographs, oral histories, and folk songs were collected by a variety of
people who had different and conflicting ideas about which parts of the African
American experience were important enough to keep (Ruffins 1997).

Stewart (1994) describes the history of the development of African American
museums including the black museum movement, and the search for truth in African
American history. Stewart (1994) illustrates how the founders of the black museum
movement sought to visualize the experience of their people by borrowing from
European technology, while continuing to respect the oral tradition of Africa. She states
(1994:71), “They were guided by their dedication to telling the truth about the African
American struggle in America, as well as by their realization that traditional museums
were established under a discriminatory system and did not serve the needs of the African
American community” (Stewart 1994:71).

Emerging during the late ’50s, African-American museums were founded on the
mission to preserve the heritage of blacks and to ensure its proper interpretation in
American history (Williamson 1992). According to Ruffins (1992), the number of
museums that are in minority communities, dedicated to specific people of color,
concerned with important topics in African American or ethnic history, have dramatically
increased since 1976, when America's bicentennial triggered a tremendous interest in
community history. Throughout this time, African Americans strived not to preserve their
history, but also items and artifacts associated with that history (Ruffins 1992).
According to Stewart and Ruffins (1986:334), “Afro-American public history arose out of the desire to promote a positive racial identity among blacks, to preserve a history in danger of being lost, and to challenge the racist stereotypes and myths pervasive in American popular culture.” There are many examples of the struggle to preserve and display African American history and heritage events. One example is the 1991 African Burial Ground where the remains of more than 400, 17th, and 18th century Africans were discovered during pre-construction work for a federal building in New York City (www.africanburialground.gov/). With the involvement of archaeologist, city officials, contractors, activist and residents, the burial ground was memorialized with a granite memorial commemorating African slaves.

There is a challenge in distinguishing presentation of history from the presentation of truth. This is an issue because historically those in power and authority have presented history and because of their positions, has been presented as truth. Others have attempted to re-write history or what Jackson (2001) describes silencing history with partial truths, while Africans Americans attempt to present a different form of truth. In addition, there are local researchers who strive to ensure the preservation of African American history and heritage. Dr. Susan Greenbaum’s, Central Avenue Project’s (1998) research team redefined the meaning and importance of African American history in Tampa through the development of a program, the “Central Avenue Legacies,” to reconstruct the knowledge of Central Avenue and explore the causes of its destruction. Dr. Antoinette Jackson’s initiation of The Sulphur Springs Heritage project is part of an ongoing commitment to address the rising interest in, and need for, heritage management by communities, civic organizations, and other groups focused on preserving the past as a
key cultural resource (Jackson 2006). The project promotes the assurance of telling and preserving of “all” portions of the history.

**Case Study: Remembering St. Pete Oral History Project:**

However, museums board members, curators, directors, and staff face challenges in proper presentation and display within African American communities. Just as the museums serve as multiple functions of display, there are multiple players. Karp (1991a:12) argues, “All exhibitions are inevitably organized based on assumptions about the intentions of the objects’ producers, the cultural skills and qualifications of the audience, the claims to authoritativeness made by the exhibition, and judgments of the aesthetic merit or authenticity of the objects or settings exhibited.” Lowenthal (1985: xxiii) examined how and why we change the past, and the effect of changes on our environment and ourselves. Lowenthal argued that we are presented with choices, whether to keep relics or to remove them, to leave them in fragments or make them whole again. This virtually affects whose past is experienced. Challenges may consist of some African American community residents who want to forget certain parts of the past, i.e slavery, and those who want to remember. For slave descendants at the Snee Farm Plantation, “accounts of the past employed kinship and memories of individuals and of community relationships more than references to slavery as memories to their grandparents and great-grandparents” (Jackson 2003:105).

The *Remembering St. Pete Oral History Project* provided an opportunity to present the historical voice and experiences of African Americans in the United States, Florida, and most importantly the City of St. Petersburg in an effort to preserve this history for present and future generations of residents. During the development of the
exhibit, the collaboration between Front Porch Community Development Association, museum board members, exhibit designers, and an anthropologist, posed many challenges. The exhibit featured four themes: Households, Entertainment-Fashion, Education, and Community Events. During the interview process, students asked elders if they would like to donate items for the exhibit. As a result, we received many items; from doll figurines, pictures, baskets, a cipher, a saw, African statues, and even old Avon bottles. Many of the items did work well within the themes. Those items that did not fit or match the themes of the museum display were kept out of the exhibit. There was a dispute over the appropriateness of displaying certain items based on time and social relevance of the items and exhibit. The exhibit designers and I disagreed with others, with displaying some of the items, particularly the Avon bottles and statues.

As an anthropologist, I asked, “In what context are the Avon bottles significant?” and “Is there a story behind the bottles?” This incident reflects the many challenges in the decision-making process of presenting African American history using items and artifacts. In the end, as project director, I made an executive decision not to use the Avon bottles, neither the saw, cipher nor the figurines. This parallels to producers and consumers of historical discourse, and owners of the means of historical production and those who are displaced from and not allowed access to ownership (Trouillot 1995). Therefore, ownership of the past determines how past is represented, presented and displayed. In this case, those in powerful positions, as project director, decided was exhibited, and what counted as an important object in history. Leaders face decisions whether to display certain items or not. They also face challenges in determining the proper place of those items. Therefore, decisions for displaying certain objects, involved
those who created or directed the exhibit. According to Taborsky (1990:74), museums have a social function to explore objects, as signs, as objects, which are socially meaningful, but an object on its own has no meaning, objects exist only as signs. “Curators give license to speak for them” (Jones 1993:215).

Other challenges within the project included: making certain the correct names and spelling of businesses, people, and landmarks for accuracy on the panels of the elders, and properly quoting elders. Students interviewed most of the elders in their own homes. Therefore, there was a level of comfort in the interview regarding what the elders said and how they said certain words. Many elders used African American dialect or code-switched when explaining or describing events or experiences. However, we had to choose quotes appropriate to the exhibit without losing its authenticity. We wanted to prevent any elder complaints of their presentation and display in the exhibit. Many of the elders were former teachers, lawyers, and other professionals, and we wanted to ensure that the elders had the best presentation of themselves possible. As a result, we carefully used one quote on their individual panels, and we placed other quotes throughout the museums without a name underneath. Shopes (1986:249) writes, “Developing links between a community history project and its community is difficult. Any such project that seeks to involve local people in producing their own history and to have meaning for the community itself much confronts complex social relationships and problems of interpretation.”
Challenges in Museums

Maintaining items

With museums, particularly African American museums, there are many challenges in relation to funding, proper operation, maintaining items, and usage of space in regard to museum development and operation. Museums are symbols and sites for the playing out of social relations of identity and difference, knowledge and power, theory and representation (Macdonald and Fyfe 1996). In Kreps’ (2003) examination of the anthropology of museums and curatorial practices, he asserts that it is important to look at the museum and curatorial practices as cultural artifacts in themselves, or as cultural constructs located in specific social, political, economic, and historical contexts. In her article, “Recovering Yesterday: Collection and Preservation of African American History,” Ruffins (1997) found how African Americans’ continued challenge is to “stamp” their own name on history and claim their own artifacts.

Bethel (2000), in her article on African American museums, gives a structural approach to investigating the recent history and status of African American museums, where data on African American museums and historical organizations is very incomplete. A recent example of the challenge of African Americans maintaining items was the threat of the auctioning of the King papers. The collection of handwritten versions of King’s “Letter from a Birmingham Jail,” his famous “I Have a Dream” speech, delivered at the 1963 March on Washington, and his acceptance speech for the 1964 Nobel Peace Prize, were moved from the basement of the family’s home to New York-based Sotheby’s auction house. Fortunately, Morehouse College housed the King Papers, which is worth $32 million dollars (http://www.msnbc.msn.com/id/15198573).
Funding

One of the many challenges for African American museums is funding. According to museum researchers (Stewart 1997; Ruffin 1994; Williamson 1992), African Americans face multiple funding problems to keep museum doors open. African-American museums generally have never received the kind of financial support available to larger institutions (Williamson 1992). Williamson (1992:1) states, “During these recessionary times, museums and other cultural institutions have become “the sacrificial lambs on which state and local governments attempt to balance their budgets. Major cutbacks have forced most of the nation's museums to streamline their operations and in a few cases to close their doors.”

Historically, when America suffers an economic downturn, minorities and the poor are the hardest hit, so it is logical to conclude that the relatively young and struggling community of African-American museums would be faring miserably (Williamson 1992). Ebony Magazine’s (1994) article on African American museums, also illustrates the difficulties of funding by stating, “While Black museums are doing much to preserve the African-American legacy, Black museum directors constantly labor under the threat of cuts in arts funding. More often than not, Black museums, with a greater dependence on public money, are hit the hardest.”

The closing of the Herndon Home was mainly due to lack of funding. Although Chair of the Alonzo F. and Norris B. Herndon Foundation, said that, the home closed so that the foundation could redefine its mission, the home faced financial difficulties and leadership conflicts between staff. The chairman would not say what the financial goals were neither how much money the home was losing (Suggs 2005). This parallels with the
fate of the Carter G. Woodson African American museum in St. Petersburg, Florida; it had not been a year since its opening in April of 2006, yet the museum had the same funding issues and the threat of it closing. According to the St. Petersburg Times (December 7, 2006), officials at the Carter G. Woodson History Museum said that they needed almost $27,000 in government subsidies to keep it running. Without that support, the museum likely would fold, they told members of the St. Petersburg City Council. Other African American museums face similar problems. In the face of this, private funding is a matter of life and death for black museums (Ebony 1994).

Proper Operations: Lack staff and Inexperience

African American museums must contend with the technicalities of museum operations. Many museums usually have small staff members which prevents museum operations from running smoothly. The staff usually takes on multiple responsibilities, such as answering phones, giving tours, archival work, and cleaning. Board members and volunteers are used in a greater capacity to help raise funds, and part-time staff and consultants have replaced full-time staff (Williamson 1992). The Executive Director of the California Afro-American Museum, Terrie Rouse, states that the “museum began downsizing early on, from a staff of 44 two years ago to a current staff of 19. A team effort has emerged, in which staff will help out where needed instead of confining themselves to their areas of expertise” (Williamson 1992:3). At the Herndon Home museum, there was usually a paid staff of three, with two volunteers. A strikingly similar scenario played out at the Carter G. Woodson Museum. With the passing of the former director, Dr. Ginger Baber, in 2006, the museum lacked staff, with one intern, and the board members at the Carter G. Woodson African American museum acted as staff until
they could afford to hire a director and additional staff. In this sense, board members whose role was to make decisions and assist in obtaining funding took on additional roles.

In addition, board members of the Woodson museum did not have knowledge about museums and its operation. When I interviewed the chairman of the board about the responsibilities of board members and operations, she informed me that they did not know enough and lacked the knowledge to run the museum properly. Many of the board members had been on committees, yet they never created or sat on a museum board before. The museum board chair added in regards to museum knowledge, “If we had a book before we got started, I think we would be further along than we are” (Winn 2006).

Class: Ownership and the use of Space

It is necessary to examine how community and political leaders, representing the middle class, influence the use of museum space. Sikes (1992) examined a museum for Native Americans, on its physical space, collection, exhibitions, programs, internal organization, staffing. Sikes revealed a series of seven metaphoric structures. One of these structures examined museums as a political system; this structure relates to the fact that many of the volunteers and staff came from upper middle class communities in Phoenix, while Native Americans whose cultures are on view were marginalized in the power system. This parallels to the executive board at the Herndon Home museum and the Woodson museum. For both museums, board members consist of prominent or well-known individuals in their community. They consisted of present and former lawyers, professors, activists, church leaders, historians, and business owners. Although many of the board members were residents in the surrounding communities of the Woodson
museum, most of the members consisted of elite and/or middle class residents. However, the surrounding communities for both museums are located in low-income African American neighborhoods. For the Woodson museum, although some board members believed they are not the target audience, “Middle-class blacks would seem to be the museum's natural constituents” (Gezar 2006).

Each year the Herndon Home Museum hosts “Christmas at Diamond Hill.” Christmas at Diamond Hill is where the museum has different events for the community, such as Kwanzaa Day, Family Day and the Decorator Show house. However the main event for the museum and similar to many other events, is the Gala Reception and Live Auction. This consists of museum supporters and friends with food and a silent auction where bidding reaches $200-300. Celebrities like R&B singer, Jennifer Holiday have attended in the past. Museum members are often affiliated with the insurance company, representing the upper/middle class. Most events at the home involve black elite, rarely catering to the surrounding geographic community.

Likewise, at the Carter G. Woodson museum, the board hosted private receptions in one month for the opening of the Tuskegee Airmen exhibit and a visit to the museum by John Hope Franklin. Although the events were free, the event was by private invitation only. The Links, a prestigious African American organization for women, hosted the John Hope Franklin event. The events again, catered to upper/middle class blacks. The Tuskegee Airmen exhibit opened for the public the following day. Based upon these two cases, it is clear that class effects the determination of the use of space in museums. Those in power determine how history and the usage space that is designed to (re) present history. Although African American museums face many challenges in
maintaining and operating a museum, African American elite could contribute to this
challenge by using space for their own purposes, excluding the larger surrounding
African American community, and detouring from the initial purpose the museum; to
preserve and present African American history and culture.

Museum events such as these are necessary, for community museums must have
all classes of people involved, especially for fundraising purposes. And, it is necessary to
have a museum board of those in power and wealth in the community, such as the
Smithsonian appointing a 19-member advisory council of the National Museum of
African American History and Culture. The council comprised of Oprah Winfrey, music
and multimedia producer Quincy Jones and Time Warner CEO Richard Parsons, (Roach
1998). Ironically, the museums did not charge anyone to attend the events, yet both the
Woodson and Herndon museums face funding difficulties.

The challenge in African American museums such as the Herndon and Woodson
is decision-making in the proper usage of the museum space that enables usage for all
groups of people. Although many museums’ goals are to serve multiple functions of
education of African American history- sponsor community events, provide a space for
community groups meetings, exhibits for the public, and strengthen the community- it is
important that these multiple functions are carried out.

In another 2006 article in the St. Petersburg Times on the Woodson museum,
some residents questioned the purpose of the museum. As Gezar (November 28, 2006)
states, “...the biggest challenge to the museum's long-term survival may be the absence of
a devoted constituency in the neighborhood surrounding the little yellow building at 2240
Ninth Ave. S.” One local resident suggested the conversion of the building, which
formerly housed the old Jordan Park leasing office, to a day-care center instead a museum; while other residents complained that the museum is open very limited hours of 3 days a week, Monday, Wednesday, and Friday from 11-2 pm. These hours of operation remained even during the Oral history exhibit; even though the exhibit showcased residents from the community. In turn, this prevented residents who worked during the day from viewing the exhibit. However, during the Airmen exhibit, the museum extended its hours to Thursday evenings and Saturdays. This is the same case for the Herndon museum, which opened Tuesdays and Thursday, however tours were by appointment only. As Karp and Lavine (1991:2) state, “Decisions about how cultures are presented reflect deeper judgments of power and authority and can, indeed, resolve themselves into claims about what a nation is or ought to be as well as how citizens should relate to one another.” It is easier to understand the political and social implications of such decisions when one looks at the museums of other cultures (Karp and Lavine 1991).

For both museums, there is a disconnection between the public and the museums. Most of the time, museum space supplies the needs of the upper/middle class who do not currently live in the neighborhood. It is important to seek to develop an ‘anthropology of reflections’ that takes into account how museum goers and other consumers of ‘history’ make judgments about how ‘historical’ things and writings they encounter, and how they position themselves in the context of objects and discourses (Yelvington 2002). Franco (1994) on his examination of the collector’s experience argues that the public tends to understand history as a set of facts, and to become engaged with the past through personal or emotional connections. In history museums, interpreters of exhibits provide the necessary link between historians and the public, but historians have typically
discounted the professionalism of these communicators (Franco 1994). Gaither’s (1992:60) discussion of African American museums and communities reveals that,

The close relationship between African American museums and their communities permits museums to validate the communities’ experiences. For this reason, the museums’ programs often have a familiarity and a truthfulness that cause the communities to feel a strong bond of kinship with the institutions. Using both conventional and new program formats, these museums provide exciting models for forging community-museum marriages.

This is not the case in the Herndon and Woodson museums. These are the continuing challenges and issues within African American museums in which all players must be involved in the decision-making process, museum leaders must educate themselves on proper maintenance and operations, and choose a variety of individuals representing all classes and backgrounds, as well as funding to ensure that the museum doors stay open. Some small African American museums like the Woodson and Herndon Home museums continue to confront the struggle for this type of relationship within their communities.
METHODOLOGY

As I mentioned earlier, my initial involvement with this research developed through my employment at the Herndon Home museum as an archivist to create the Atlanta Life Photographic Collection. My interest in this story of black achievement caught my attention and prompted me to explore the legacy of Alonzo Herndon, and his company, professionally and personally. The longer I worked for the museum, the more I became engulfed in understanding the importance and impact the company had on the community and the US; particularly determining what this company meant to the individuals in the black and white photos that spread across my table at work in 2003-2004. As I looked at their faces, I wondered what they must have been thinking or feeling at that moment or what it was like to wake up every morning to go to work for Atlanta Life, the epitome of success in the face of Jim Crow, Civil Rights movements, desegregation, and downsizing. I really wanted to key in on Atlanta Life employees’ experiences and reveal the value of the photographs, connecting the past and the present through ethnography.

Challenges in the Research: The Process and Its Obstacles

When I decided to carry out my dissertation in spring of 2005, I immediately contacted my former supervisor and director of the Herndon Home museum. Unfortunately, the director informed me that the museum closed. The board dismissed the staff with two days notice. The director faced legal issues with the museum board, and the politics surrounding its closing. However, the director encouraged me to pursue my
research and contact the grants administrator representing the National Endowment for
the Humanities (NEH) grant awarded to the museum to preserve the archives of the
company and the Herndon family. NEH awarded the museum the grant with the
stipulation that the collections would be accessible to the public for research. However,
without staff and temporary closing, accessibility would be difficult. Therefore, I did not
understand how the museum could be in such bad shape to close when we just completed
developing and maintaining the collections. To date, I am uncertain of the resolution of
the grant; however, there was some attempt to complete it by the interim director in
spring 2008.

**Research Questions and Methods**

I attempted to answer the following questions:

1. What roles did ALIC play in the development of the local economy of the African
   American community?

2. How did the African American community, ALIC employees, and ALIC policy
   owners view the company?

3. Did segregation strengthen the relationship between ALIC and the African American
   community and its economic development?

4. Did desegregation along with the post-Civil Rights era contribute to the decline of the
   company, its multiple functions, and the African American community?

   Additional research included three foci: 1) the black elite and the extent to which,
   and the implications of, exclusion of particular classes of individuals; 2) understanding
   the advantages and disadvantages of segregation, and its role in the success and decline
   of the company, 3) and understanding theoretical issues surrounding the politics of
   African American museums. I attempted to answer: What does the possible closing of the
   Herndon Home Museum mean for memories and heritage? What does the physical
structure mean as a symbol of Herndon's success, and what it will mean for memories of these accomplishments if the house were torn down?

I designed a multi-method investigation using archival data, participant observation, and in-depth interviews with former and current employees, non-employees related to company and Atlanta Life policy owners. I examined the cultural perspective of historical African American businesses, looking at not only what happens within the institution, but also what it means (Hamada 1994). My previous employment at the Herndon Home Museum and experiences greatly facilitated identifying informants and archival data. Through the research process, I unexpectedly discovered the importance of exploring the challenges and issues surrounding the Herndon Home Museum as well. In Fall 2005 I began the first of several short field trips to Atlanta to collect research data. Data collection continued until final interviews were completed in summer of 2009.

Archival Research

Many researchers and anthropologists use archival data to preserve history, tell a story, and understand the past. Archival data can be used to conducted qualitative or quantitative data for research, service, and other official and unofficial purposes by researchers, service organizations, and other groups. The data are stored in the formats in which they were collected (Rodriguez and Baber 2002). Archives represent governmental reports, newspaper archives, personal diaries, or photo collections, school records, wills, deeds, and records of court cases (Bernard 1995). It also includes maps that can identify physical features and structures in communities and neighborhoods; municipal records of births, marriages, real-estate transactions, and property ownership; census, tax, and voting lists; specialized surveys; service system records from human service
organizations; court proceedings; minutes of meetings of local groups (Rodriguez and Baber 2002). Other archival material include historical accounts are also placed in books, articles, theses, dissertations, and other unpublished work. In addition, the preservation of history can be found in company files, county courthouses, journals, newspapers, State Department’s archives, and museums.

My work and experiences at the Herndon Home Museum not only enabled a better understanding of culture of the company, but also the contribution and usefulness of archival data, museums, and historic preservation within applied anthropology. It also highlighted the importance of seeking sources beyond the mainstream, and African American sources of archival knowledge (see Jackson 2004). Rodriguez and Baber reveal the advantages of archival research by stating (2002:65), “The use of data from archival and secondary sources can enhance the comprehensiveness of data collection by allowing for cross-cultural and cross-national comparability and generalizability.” It is possible to study issues using archival data that would be too politically controversial to study any other way. Archival data offer researchers the opportunity to develop research models and test preliminary hypotheses prior to going into the field, and to situate their locally available data in the context of comparable populations or larger data sets (Schensul et. al 1999:202). Therefore, it is important to examine the significance of museums and anthropology.

Material cultural studies within museums, examines the relations between anthropology and the people it represents. Museums are the repositories of material culture: they were created to collect, preserve, and publicly interpret a wide range of artifacts that represent the best of the past and the present in human societies (Nanda
Hall’s (1997a) discussion of two characteristics of museum objects: their physical appearance and their meaning, suggests that objects are described as documents or evidence of the past, and are regarded as pristine material embodiments of cultural essences, which transcend time, place, and historical contingency. Among those objects are photographs.

While photographs are images, they are also objects, and this materiality is integral to their meaning and uses (Edwards and Hart 2004:2). The dominance of image content and the physical attributes of the photographs influence content in the arrangement and projection of visual information. The history, stories, and events that created the images of the Atlanta Life Photographic Collection are examples of the importance of examining what Earl Lewis (1996), called for the connection among place, memory, and urban history. This suggests that memories of African Americans have of a particular place defined from the inside out. Race, gender class, ethnicity, age and other part of one’s identity help situate those memories.

However, Rodriguez and Baber (2002:65) caution that archival data cannot always be “clean.” It is important to consider carefully all the possible sources of biases (Bernard 1995; Rodriguez and Baber 2002). Furthermore, archival data are not always stored in ways that support easy retrieval (Baber and Rodriguez 2002; Schensul et.al 1999). Bernard also advises (1995:339) that it may appear that archival data are, “clean—especially if they come from modern data banks and already packaged on computer disks or tape, coded, and ready to be analyzed, but they may be riddled with error.” The important material issues for anthropologists on this topic are the way records are kept,
what counts as a record, how knowledge of the past is transmitted, and where and by whom and under what circumstances it is retrieved (Yelvington 2002).

**The Herndon Home Museum**

The majority of the archival research took place at the Herndon Home Museum, and the Auburn Avenue Research Library in Atlanta, GA. The Herndon Home Museum houses the ALIC photographic collection, the Herndon family papers, and interview transcripts of family members, former ALIC employees, and other individuals related to the family or the company. Owned and operated by the Alonzo F. and Norris B. Herndon Foundation, (a charitable trust), the 1910 mansion seeks to tell a story to a large and diverse audience through tours, exhibits, special events, publications, school programs, and other projects (www.herndonhome.org). During my employment from 2003-2004, the museum opened five days a week with free admission. A few months before I left for graduate school, the museum began charging $3 for students and $5 for adults. After its first “transition” of directors, the museum began opening on Tuesday and Thursdays, from 9 am-5 pm, and by appointment only, with two staff members and a few volunteers to assist for special events or large tours. Throughout the transitions of new directors and the museum’s temporary closing and re-opening, the board continuously rehired the same two staff members who had been working for the home since the departure of the initial director. After the most recent “transition,” it is uncertain of museum hours and daily operations.

**Herndon Home Museum politics & the Unexpected**

I thought that my previous employment with the museum would at least provide the opportunity to gain rapid access to move forward in conduct archival research.
However, this was not the case. The departure of the director of the museum and its temporary closing posed many challenges. Without my supervisor (gatekeeper), and with the museum’s closing, I could no longer use the museum and its archives for my dissertation research freely. This resulted in the direct contact with museum board members. Although I was a former employee, most board members were not familiar with my previous employment and dissertation research. I had to therefore re-establish relationships. I was an outsider all over again. Before traveling to Atlanta, I sent letters to the Chairman of the Herndon Foundation, president and CEO at that time of Atlanta Life Financial Group, and lead archivist of the Auburn Avenue Research Library (which houses the Atlanta Life historical documents), to express my interest in conducting research on Atlanta Life and the use of resources and space at the museum and the library for archival research.

To conduct archival research, I had to reassure board members of my intentions at the Herndon Home. There was a lot of media attention questioning the decisions of the leadership of the museum, and the board was adamant about the proper presentation of the museum. Therefore, I had to tread very carefully, informing board members in advance through email, phone calls, and letters, of my visits to Atlanta and the museum, documenting every action and requests to conduct archival research; whether through signing in at the museum, informing staff of what documents I used for research, and how many hours I planned to conduct research at the museum.

It was extremely difficult to ask permission for the usage of collections, one of which I created and developed myself. As an archivist and the developer of the Photographic Collection, I felt a sense of ownership. I spent an entire year creating the
collection. It was at my discretion to create titles of series and folders for the photos. Therefore, I became an “expert” in this area of the visual imagery of the Atlanta Life. In the development process, I decided how and which images should be grouped. Grouping images based on various titles, such as: buildings, employees, groups, and events, this categorization process impacted the presentation of history. I played a major role in the preservation and presentation the African American business through imagery. Through categorization, I manipulated how Atlanta Life would be presented, in a structure that packaged the company hierarchal, socially, and economically. For instance, the first series consisted of Atlanta Life employees with the first folders comprising of Atlanta Life officers. Although the Photographic Collection enabled me to understand many aspects of the company, it was through my categorization, that I was able to focus on those social and cultural aspects of the company.

At one point, there was also uncertainty of the time of the re-opening of the museum. Without any staff members to oversee its maintenance and upkeep, due to transitions, the museum suffered major water damage, requiring massive renovations. In 2006, the board hired a temporary director to oversee their holiday event “Christmas at Diamond Hill.” After the event ended the director’s contract ended. The next year, in 2007, Herndon descendent, Anne Simmons, became the interim director. The new director was a former Atlanta Life employee, a former board member, and well known in the Atlanta black business and social circuit. This was a great opportunity to enhance my research. However, she was unfamiliar with procedures of museum management, the archives, and preservation of the collections in the museum.
After I repeatedly turned down offers by the new director to take over her position at the museum, I continued with the research. The new director and I were able to work together. Sometimes, I volunteered at the museum and in turn, she allowed me to conduct archival research with liberty. Unfortunately, the new interim director was battling a debilitating illness; months later, she passed away. Her death was devastating to me personally and professionally. Not only did I lose my museum connection to continue my research, I lost a close friend. Although the museum board at this point knew of my intentions, I still lost my direct contact and freedom to conduct research. In April 2008, the board hired a new director, Linda Richards. Again, I had to re-establish relationships, informing the fourth new director of the goals and intent of my research. Fortunately, I met Ms. Richards, a former volunteer, at the museum through Ms. Simmons during a prior visit. From this relationship, I was able to frequent the home with less hassle.

In the data collection process, I spent time at the museum reviewing transcripts of past interviews of ALIC employees conducted by the first former director of the museum, the Herndon family papers that relate to the ALIC, any other information related to the company and the ALIC Photographic collection. I particularly examined collection series of ALIC employees and events such as parties, conferences, and activities. Archival data consisting of the photographic collection of ALIC, transcripts of previous interviews of former employees, and historical records of the ALIC, and museum newsletters, provided a basis for knowledge about the social and cultural importance of the company, beyond its business aspects. I also assisted at the Home whenever necessary, through locating images, files, and documents that the two staff members were unfamiliar with and
advised the museum staff on day-to-day operations and decisions with the museum board.

**Auburn Avenue Research Library**

The Auburn Avenue Research Library on African-American Culture and History is a Special Library of the Atlanta-Fulton County Library System. It is the first library of its kind in the southeast offering specialized reference and archival collections for the study and research of African cultures. The library is a public facility with non-circulating collections, services, and programs, free and opens to the general public. As the nation's second largest archives specializing in the history of African Americans and Africans in Diaspora, the Auburn Research Library is dedicated to preserving African America's heritage by providing a home to the manuscripts, photographs, oral histories, books, periodicals and works of art that contain the history of peoples, of nations, of beliefs and dreams, of a past worth sharing with the future (www.afplweb.com/aarl/index.html). The library houses the ALIC records and other collections pertinent to my research. The library provides collections in which I could review documents, using a finding aid, specifically related to my research interests to complement the ALIC photographic collection and other ALIC sources from the museum. At the library, I examined specific records related to the company’s social events, activities and the African American community.

By reviewing ALIC archival data, I gained an understanding of the structure, function, and activities of the company and its impact on the city of Atlanta and the United States. I examined the ALIC records, dating from 1894-1994, which primarily documents the operation of the company, and the role it played in Atlanta's African-
American community. The record included officers' files; financial records; insurance policies and claims; Atlanta Life publications and printed material; non Atlanta Life publications and printed material; and architectural drawings, calendars, certificates and diplomas (www.dbs.galib.uga.edu). I conducted research at the library to review the Atlanta Life documents dating back from 1900 to 1990s and newspaper articles about Atlanta Life from the two popular black newspapers (particularly during the 50s-70s), the Atlanta Daily World and the Atlanta Inquirer; the latter which was bought by Atlanta Life through its former president Jessie Hill.

Since I was unable to spend as much time as I needed to conduct the archival research at the library due to my living in Tampa, I worked out a system with Library Research Associate, Wesley Chenault. Using the ALIC Records finding aid, I picked documents that I thought would be beneficial to my research and sent my requests via email. Again, I focused on documents related to the Civil Rights Movement, employee information, and ALIC events. Mr. Chenault would then pull, scan, and send those documents to me. We continued this process based on my research needs and interests during the data analysis and writing process. The correspondences between Mr. Chenault and me proved successful, for Mr. Chenault was a former employee and archivist for the Herndon Home, where he assisted in processing and developing the ALIC records collection and finding aid as part of the NEH grant as well. Therefore, he was familiar enough with the collection to determine what I needed for my research.

Archival Data and Interviews from Both Facilities

I was able to accomplish a significant amount of archival data and interviews due to the location of the research sites needed to conduct the research. The Atlanta Life
building is directly across the street from the Auburn Avenue African American Research Library. I conducted many interviews with informants at the Atlanta Life building. Once I finished interviews for that day, I would simply go across the street to conduct archival research at the library.

I did not visit the Herndon Museum as often as I had hoped however, I was able to review some of the interview transcripts of former Atlanta Life employees and affiliates conducted by the former museum director, that I found interesting as well as scan some of the Atlanta Life photos that I thought would be beneficial to my dissertation research. The ALIC Photographic and Document Collection aided me tremendously in my research. These documents were a major source and guide to the development of my research questions for interviews.

**Ethno history**

The documents provided the essential data for historical studies of all types, just as ethnography provides essential data for all non-historical types of research. The Atlanta Life Collection are descriptive materials about a single society at more than one point of time. Axtell (1979:2) defines ethnohistory as, "the use of historical and ethnological methods to gain knowledge of the nature and causes of change in a culture defined by ethnological concepts and categories."

Ethnohistory “is carried on by ethnologists who have learned studies of living cultures in the field with the use of documentary sources or the same or related peoples in the library” (Fenton 1996:72). Historical documents cannot be taken simply as factual (Ember, Ember, & Peregrine 2005:250; Euler 1972: 202), for different types of people with different goals and purposes wrote them (Ember, Ember, & Peregrine 2005:250).
They must be analyzed in terms of cultural dynamics and in categories of modern ethnographic field investigation (Euler 1972: 202). Nevertheless, history “does not belong only to its narrators, professionals, or amateur. While some of us debate what history is or was, others take it in their own hands” (Trouillot 1995:153).

For this research, I examined the recollection of the past and analyzed dominant narratives, interpretations, and how individuals see their own experiences (Striffler 2002), reviewing people’s recollection of the company. As a critique on oral history, I review how past experiences shape certain things (Trouillot 1995). I used oral history to conduct ethnohistories. My contributions to this topic and anthropology was to examine the voices of Atlanta Life and museum employees, that included those other than leaders and officers of the company, but women and those voices who have not been heard or read about in text books. Although prior work has been done on this subject (Henderson, 1991, Merritt, 2004), I hoped to enhance this research to add to the models of African American business with the emergence of change in African American communities seen through the company and employees’ experiences. History needs to be “anthropologized” that includes the voice of the people (Yelvington 2009). I looked at how experiences are always structured and how people remember things with their own perspectives (Scott 1991).

**Preserving the archives**

One of my initial applicable goals and contributions to the Herndon Home museum was to transfer the ALIC Photographic Collection to the Auburn Avenue Research Library to accompany the ALIC Documents and Manuscripts Collection. With the support of the head archivist at the library, we both wrote letters to the museum board
chair to request this transition. However, nothing came of this, and the Photographic Collection is still housed at the museum. Partly, this dissertation research was intended to help preserve an invaluable archive of artifacts and photos for future generations as a contribution to the preservation of history. My second plan was to secure assistance and resources to copy and scan images of the ALIC Photographic Collection and Herndon family collection into a digital collection for preservation. This would have provided an electronic copy of the collection and enable the preservation of a rich and valuable collection for further research. These photos would also provide data on issues of interest in the research design and a convenient archive for my own analysis of the impact of the company over the past century. Therefore, during my visits to the museum, it was important to inform the new director of the value of the collection and the necessity of developing the digital collection. Fortunately, the director agreed and supported my goals. As a result, she formally presented my research ideas at a museum board meeting. The board supported some of my ideas. During my visits at the museum, I scanned the ALIC photographs, downloaded, and saved the images in files for preservation purposes for the museum and my own research interests. However, these ideas of scanning the ALIC collection did not come into fruition due to my own financial difficulties to travel continuously to Atlanta. In addition, there was never a discussion about how and who would finance the digital process and collection. The digital collection was tabled. I only scan photos related to my research. I continued visiting and volunteering at the museum.

**Participant Observation**

Munck and Sobo (1998:259), define participant observation as “Fieldwork in which the researcher obtains data through a long term period of participating in the lives
of the people he or she is studying and observing their behavior.” The research relinquishes experimental control over the flow of data (Munck and Sobo 1998). According to Bernard, “all participant observation is field work,” or ethnographic fieldwork, which is the foundation of anthropology (1995:136).

Participant observation is not simply a matter of living in close proximity to the people one wants to study. It is not just the collection of data, but a way of thinking about the people from whom one collects those data (Tierney 2002). Participant observation at contemporary ALIC events revealed if the company still provided a space for shared identity and economic cooperation, and if the company still played a large role in strengthening the community. Occasionally Atlanta Life Financial Group hosts major events. Through contacts with Atlanta Life employees, newsletters, and advertisements, I attended some ALIC-related events. Therefore, the final fieldwork setting varied, depending upon the location of ALFG local events. However, due to my location, I was only able to attend a few events to conduct participant observation.

My first observation began in July 2005. From June to September the company hosted various events and activities to commemorate the success and legacy of Atlanta Life Insurance Company celebrating their 100th anniversary. I attended an opera concert, the Atlanta Life Employee reunion, and returned in September to attend the centennial gala. Amongst those at the gala were dignitaries such as civil rights activists Andrew Young and the sister of Dr. Martin Luther King, Dr. Christine King Farris.

I was also able to observe daily operations and events at the Herndon Home museum. During my visits, I observed staff’s daily routines, interactions with customers for tours and purchases, opening and closing of the museum and challenges staff faced to
properly, preserve the museum. Each year the Herndon Home Museum hosts “Christmas at Diamond Hill.” At this event, the museum hosts different events for the community from December to January, such as Kwanzaa Day, Family Day and the Decorator Show house. However the main event for the museum and similar to many other events, was the Gala Reception and Silent Auction. This consists of museum supporters and friends with food and a silent auction where bidding reaching $200-300. Celebrities like R&B singer, Jennifer Holiday have attended in the past. I volunteered as a tour guide, monitoring rooms throughout the home, and assisted patrons with purchases. The silent auction in particular, enabled me to observe the types of individuals in attendance; those affiliated with the insurance company and museum representing the upper/middle class.

Bernard (1995:140) identifies the reasons for rendering participant observation by listing five ideas. Bernard found that it,

Makes it possible to collect different kinds of data; it reduces the problem of reactivity; it helps you formulate sensible questions; it gives you an intuitive understanding of what is going on in a culture that allows you to speak with confidence about the meaning of data; and many research problems cannot be addressed adequately by anything except participant observation.

However, the key advantage of participant observation, according to de Munck and Sobo, is that it provides access to the back stage arenas of social life (de Munck and Sobo 1998). I was able to have a “back stage” pass to the Atlanta Life and museum world. Nevertheless, participant observation also has it challenges. Participant observation lacks a systematic sampling procedure. It frequently relies on information provided by one or two key informants. However, in my case my one or two key informants were either fired, passed away, or did not reveal extensive information for my research. Flick (1998) found that another problem for the researcher in participant
observation is defining a role for the observer which he or she can take, and allow him or her to stay in the field or at its edge and observe it at the same time.

Since I was no longer an employee of the museum, it was difficult to define my role at the museum during my observation. I often volunteered, which sometimes prevented thorough observation and note taking. I had to take field notes at the end of each day. Overall, participant observation is central to identifying and building relationships important to the research endeavor.

Interviews

In the summer of 2007, the department of Sociology and Anthropology hired me as a temporary instructor for Agnes Scott College in Decatur, GA to teach two courses for the fall semester, Intro to Cultural Anthropology and Research Methods for a professor on paternity leave for the first two months of the semester. I thought that this was a great opportunity to conduct research and gain experience.

Unfortunately, my teaching schedule took more time than expected; my classes fell on the same days as museum hours, and my free time that I anticipated for research and interviews, became occupied with grading papers and tests, and reading. Therefore, any time that I did have, I established contacts with possible interviewees. The last few weeks of my time in Atlanta resulted in acquiring three interviews with former employees of the company.

While in Atlanta, I relentlessly attempted contacting the CEO of the Atlanta Life Financial Group to establish rapport and a possible interview. When I finally met with him to discuss my research and the importance of preserving the history of the company, he was very supportive of my efforts and agreed to an interview. Regrettably, due to
complications from a surgical procedure in spring of 2008, the CEO passed away. I did not have an opportunity to interview him. His loss was another setback; his support was vital to my research and rapport with current Atlanta Life employees. After the CEO’s passing and the retirement of a current employee, I had to re-establish relationships, like a researcher at the beginning stages of research. I had to send emails, write letters to Atlanta Life board members, inform the company of my goals, and schedule meetings to discuss my research.

In the fall 2008, I traveled back to Atlanta to continue my dissertation research. Two weeks before my arrival, I contacted a former co-worker at the Herndon Home Museum, to obtain any names of former and current Atlanta Life employees for potential interviews. She gave me a few names and I contacted individuals and informed them about research, my intentions, and possibly meeting with them for an interview. A week before I arrived in Atlanta, I set up three interviews and through snow balling, was given additional contact information of other potential interviewees to follow-up with upon my arrival. At the introductory meeting with Atlanta Life current employees and affiliates, individuals introduced themselves and gave a brief summary of their role and experiences at Atlanta Life. After explaining my goals to the group, the Atlanta Life leadership formally supported my efforts.

My final trip to collect research data in July 2009 resulted in interviewing two former museum employees, collecting archival data at the museum and library, and observation of the museum’s fourth change in leadership and the operation of the museum. I observed how staff and volunteers faced challenges in understanding museum

3 Since 2005, the Herndon museum has had four directors to operate the museum.
board decisions, volunteers and staff, comprehension of these decisions, and museum
daily operations during this time, while obtaining and scheduling more interviews.

**Oral History**

Accompanying photos and documents, and observation, there were narratives and stories. Oral History “can be a means for transforming both the content and the purpose of history. It can be used to “change the focus of history itself, and open up new areas of inquiry” (Thompson 2000:1). Nevertheless, stories of the past are told by means other than pen and paper (Yelvington 2002). Within ethnography, oral history has been a method of anthropology and many other disciplines. Murphy writes (1978:113),

> For anthropologists, studying oral literature is a way of investigating culture and social organization. As with other speech, people use oral literature to express their ideas, beliefs, and values, and negotiate through their net of social relationships. The essential task is to understand the relationship between this form of speech and its communicative place in social life.

Creswell (1998:49) defines oral history as “An approach in which the researcher gathers personal recollections of events, their causes, and their effects from an individual or several individuals.” This information may be collected through tape recordings or through written works of individuals who have died or still living (Creswell 1998).

In “The Voice of the Past: Oral History,” Paul Thompson (2000:25) describes oral history as the “first kind of history, and it is only quite recently that skill in handling oral evidence has ceased to be one the marks of the great historian.” Oral history interviews can bring history to life. These memories could be lost to future generations without efforts. Yelvington (2002: 234) focuses on those who tell stories by stating, “Oral tradition reflects the interest of the rememberers. “ In Shircliffe’s (2001) article on oral histories of former students and teachers of Blake and Middleton High Schools in Tampa,
she discusses nostalgia functions in oral history as a “moral tale” in which individuals invoke past memories. Likewise, Trouillout (1995) identifies, how history reveals itself only through the production of specific narratives. What is important is the process and conditions of production of such narratives. Lewis suggests (1996:136),

> Because most memories start as individual recollections, then through a process of socialized learning they become attached to a group or national perspectives, it is imperative that we interrogate those memories with a fresh attention to what they say as well as what they do not say. As we do so, we must take care to analyze how our memories rewrite the experience we document, describe, and analyze.

One challenge in oral history is what Dunaway (1984) describes how many oral historians and ethnographers have little time to speculate on what users encounter as they sit down at their desks to make sense of the transcripts. Interpreting and documenting the oral history or life of an individual can present many difficulties. Another challenge in oral history is that it entails ideas of memory: forgotten, remembered, and left out. If for example, individuals are “high status, they have an easier time converting their traditions into public traditions that justify particular constellations of power, some historians have sought to differentiate between myth and history by evaluating oral history against other evidence” (Yelvington 2002:234). Yelvington (2002:237) adds, “Memory is embodied, but it is the embodied in a person actively engaged in constructing (embodied) selfhood with reference to its unique past.” Furthermore, according to Shackel (2001: 656) on the relationship of memory and power,

> “Public memory is more a reflection of present political and social relations than a true reconstruction of the past.” As memories change, so will the past. As present conditions change socially, politically, and ideologically, the collective memory of the past will also
change. Individuals and groups often struggle over the meaning of memory as the power elite impose the official memory.

Lowenthal (1985: xxii) describes how individuals chose which items and stories are most important in time. He states, “The past itself is gone – all that survives are its material residues and the accounts of those who experienced it. No such evidence can tell us about the past with absolute certainty, for its survivals on the ground, in books, and in our heads are selectively preserved from the start and further altered by the passage of time.” Ruffins (1992:512) discusses oral history in conjunction with African Americans, in that they have developed various narrative versions of the past. According to Ruffins, these narratives can be called interior, in the sense that African Americans created them about their own experience. One’s “own” experience related to what Hirsch and Stewart’s (2005:262) concept of “historicity” describing a human situation flow, where versions of the past and future assume present form in relation to events, political needs, available cultural forms, and emotional dispositions.

**Informant Types**

I had initially planned to conduct twenty interviews with five past policy owners of Atlanta Life, ten former employees, and five current employees. Uncertain of my travel to Atlanta and limited time and finances, I cut the interview number down to ten. However, in the end, I did interview a total of twenty individuals associated with Atlanta Life and/or the Herndon Home museum, interviewing eight former employees, six current employees, two Atlanta Life affiliates connected to the Civil Rights Movement, one Atlanta resident, one Atlanta Life policy owner, and two former museum staff members.
Using open-ended, semi-structured questions, I conducted interviews using a protocol of questions, audio taping, transcribing, sorting, and analyzing the content of the interviews by investigating any themes based on the interview questions. I conducted the interviews varying in length from forty-five minutes to an hour and a half. The open-ended interviews were not limited to questions on the protocol. The topics were based on the informant’s comfort level, time schedule, and knowledge of the topics. For my research on Atlanta Life, I conducted in-depth, semi-structured interviews with former and current employees, and individuals related to the company. I hoped to reveal descriptions of employees’ everyday interactions within the company and the African American community, socially and culturally. I decided to conduct interviews to understand employees, residents, policy owners, and affiliates’ experiences at the company and the museum. The interviews assisted in understanding the company’s outreach to the community through its institutional development, and social activities within and outside the company (Merritt 2002).

**Former Atlanta Life Employees**

I interviewed eight former employees, all between the ages of sixty and eighty; four women and four men. Nearly all of the former employees worked for the company for at least 30 years. I was particularly interested in former employees fifty years old or older, who were employed with Atlanta Life during the segregation period. I wanted to find out what it meant for employees to work for the company and their impact on the African American community during Jim Crow. Some of the former employees worked in different Atlanta Life branches throughout the country, and others spent their entire Atlanta Life career at the home office in Atlanta. Most of the interviews took place at the
informants’ home due to ailments, age, and lack of transportation, while other interviews occurred at informants’ place of employment.

**Current Atlanta Life Employees**

I also interviewed six current employees with the Atlanta Life Financial Group; four women and two men. These current employees ranged in age from forty-five to sixty-five. Three out of the five employees worked for Atlanta Life for thirty years, and two began working at the company in between 1990s and 2000. I wanted to get a current perspective on the company to compare with former employees’ perspectives and experiences. All of the current employee interviews occurred at the Atlanta Life building in the cafeteria or their offices.

**Affiliates with the company**

I interviewed two individuals associated with Atlanta Life through the company’s financial and professional support during the Civil Rights movement, to determine Atlanta Life’s impact and influence on the Civil Rights Movement through the eyes of Civil Rights activists who experienced these events. I also interviewed a policy owner, and one Atlanta resident familiar with the company. For policy owners, I was curious about the process or procedure in obtaining a policy and if these procedures changed through time, and examine the interactions between policy owners and the company today. I hoped that interviewing an Atlanta resident, not necessarily affiliated with the company, and would give me an outside perspective of the company. These interviews took place at the informants’ place of employment or the Atlanta Life building.
Former museum employees

In the last phase of my qualitative research, I interviewed two former museum employees to understand their experiences working for the museum, what the possibility of the museum closing means for memories and heritage, and how they felt about those who have now passed who were represented at the museum.

Informants and Participants

I did not interview some key informants (using a pseudonym) but they shared experiences about the museum and the company, which were valuable in this research process. I did not conduct a full interview with Barbara Howard, a former Atlanta Life Clerk, over the age of 65; or Ralph Lenton, college professor, 45 to 54; however they provided information for the dissertation. Basic demographic information about the twenty participants that I selected is described in Table 1 (pseudonyms are used for most participants). As stated earlier, many of the participants were selected based upon the number of years employed with the company. I wanted to conduct interviews with participants who experienced life and employment during the Jim Crow Era, the transition of the desegregation period, and post-desegregation. Other participants were employed at the Herndon Home museum, or were affiliates and policy owners of Atlanta Life.
**Table 1: Demographics of Study Participants**

<table>
<thead>
<tr>
<th>Name</th>
<th>Age Range</th>
<th>Company Role</th>
<th>Employment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Evonne Night</td>
<td>65 and Over</td>
<td>Atlanta Life Management</td>
<td>Former</td>
</tr>
<tr>
<td>Charles Black</td>
<td>65 and Over</td>
<td>Atlanta Life Affiliate</td>
<td>Affiliate</td>
</tr>
<tr>
<td>Evelyn Amos</td>
<td>65 and Over</td>
<td>Atlanta Life Clerk</td>
<td>Former</td>
</tr>
<tr>
<td>Oliver Nelson</td>
<td>65 and Over</td>
<td>Atlanta Life Management</td>
<td>Former</td>
</tr>
<tr>
<td>Linda Richards</td>
<td>22 to 34</td>
<td>Herndon Museum Employee</td>
<td>Former</td>
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<tr>
<td>Lynn Ocean</td>
<td>65 and Over</td>
<td>Atlanta Life Clerk</td>
<td>Former</td>
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<tr>
<td>Helen Franklin</td>
<td>65 and Over</td>
<td>Atlanta Life Clerk/Supervisor</td>
<td>Former</td>
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<tr>
<td>Edward Lyons</td>
<td>65 and Over</td>
<td>Atlanta Life Management</td>
<td>Former</td>
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<tr>
<td>Lonnie King**</td>
<td>65 and Over</td>
<td>Atlanta Life Affiliate</td>
<td>Affiliate</td>
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<tr>
<td>David Osborne</td>
<td>65 and Over</td>
<td>Atlanta Life Management</td>
<td>Former</td>
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<tr>
<td>Carol Edwards</td>
<td>45 to 54</td>
<td>Atlanta Life Management</td>
<td>Current</td>
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<tr>
<td>Elaine Robinson</td>
<td>55 to 64</td>
<td>Atlanta Life Resident</td>
<td>Current</td>
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<tr>
<td>Edith Linton</td>
<td>55 to 64</td>
<td>Atlanta Life Policy Owner</td>
<td>Policy Owner</td>
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<tr>
<td>Rita Lowe</td>
<td>35 to 44</td>
<td>Herndon Home Employee</td>
<td>Former</td>
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<tr>
<td>Ira Thomas</td>
<td>55 to 64</td>
<td>Atlanta Life Employee</td>
<td>Current</td>
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<tr>
<td>Oscar Anderson</td>
<td>55 to 64</td>
<td>Atlanta Life Employee</td>
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<td>Elena Sutton</td>
<td>45 to 54</td>
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<td>Alice Allen</td>
<td>55 to 64</td>
<td>Atlanta Life Employee</td>
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<tr>
<td>Harriet Adams</td>
<td>65 and Over</td>
<td>Atlanta Life Clerk</td>
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<tr>
<td>Lois Nichols</td>
<td>55 to 64</td>
<td>Atlanta Life Resident</td>
<td>Resident</td>
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*Stared are the names of participants in without pseudonyms.*
Analysis and Interpretation

I originally planned to transcribe all interviews, but due to time and financial difficulties, I transcribed the first three interviews, and then decided to take notes and highlight pertinent information to answering my research questions. I initially began with five research questions. I divided my five research questions into files, sorted through the data from the transcripts and notes of informants, and placed quotes and information about informants in the files that would answer the questions. I eliminated two questions and expanded one of the questions into two.

From the interviews, I looked for statements that answered my questions as well as revealing new information about what the company meant to individuals and the African American community, and what the preservation and future of the museum meant to employees. I attempted to align the informants’ data with archival data to validate the research. For Atlanta Life employees, I analyzed and compared the process of how Atlanta life prepared employees for business; the operation of the company within; the individual journey of the employees into ALIC; their growth and production of their identity within the company; what it meant for them to work for such a prestigious and renowned company.

Reciprocity and Ethical Considerations

Since the dissertation was not funded, informants were not compensated for their time; they shared experiences. However, all of the informants were willing to share their stories and experiences without any compensation. Each individual would be provided with a CD of his or her interview to keep for their personal records. Atlanta Life Financial Group will be provided with a copy of this dissertation as well. Informants’
participation in the dissertation project was kept strictly confidential. Each participant was given a pseudonym used on all documents in place of their names.

One major concern in this entire research process was the possibility of detachment from the research. Since there were so many changes and challenges in the research (funding, informants leaving or passing away, politics, and lack of motivation), an entire year went by before traveling back to Atlanta. Although I tried to stay in touch with key informants, my lack of presence in Atlanta prevented me from attending Atlanta Life events, the day-to-day operations of the museum, and conducting interviews and possible follow-up interviews with informants. Therefore, I was concerned that I would not have presentable research and findings.

A primary ethical concern was my own bias. Since I did work for the Herndon Home museum, I felt that I came into the research with knowledge and views about the museum board and the company. When major changes and transitions took place at the museum, with the articles in the Atlanta Journal Constitution coming out about the museums’ pending future, I was upset and disappointed. Since I have such high personal interests and concern for the preservation of the home and its archives, I was afraid that my personal views might get in the way of the how I developed my research questions regarding the museum and went about conducting research.

Another ethical concern was presenting the company and the museum properly. Atlanta Life impacted the country in tremendous ways, and I did not in any way want to tarnish the company’s name by presenting the company negatively. However, I struggled with making sure I was honest and presented the truth about my findings; particularly, the data that I collected from the interviews with former employees. I also struggled with
presenting my findings about the museum, its politics, and museum-related informants. Due to past conflicts and legal issues, I did not want to cause anyone to have legal action taken against them, or termination based on their interviews. However, again I wanted to be sure I was truthful about what I found in my research and findings.

Despite all of these issues, I wanted to present a thorough story of the experiences, history, and findings about Atlanta Life and the museum. I wanted to tell the story of black achievement through Alonzo Herndon’s founding of a company and revealing his success through a mansion that should be preserved so that future generations would know the legacy of African American success.
Atlanta: The City of Opportunity

When I decided to move to Atlanta in spring 2000 for graduate school, there was a sense of fear and excitement. I compared Atlanta to New York. Growing up in a very small town, I wondered how I could manage living in a city as big as Atlanta. But, this was not New York; it was still the south, with such a unique past, and a famous present. Many African Americans call Atlanta the “Chocolate City, “the “Black Mecca,” and the “City with opportunities for Black people.” The city is known for its established African American community and elite; so much so, that by 1940, Atlanta had by far the most extensive and accomplished black community leadership in Georgia (Tuck 2001: 56), and by 1970, African Americans constituted a majority of Atlanta’s population for the first time in history (Rutheiser 1996:62).

However, Atlanta’s history is one of tragedy, and racism as well as civil rights, achievement, success, and change. Home of the 1996 Summer Olympics, and five historically black colleges, Atlanta is a city of complexity and imagination. In his book “Imagineering Atlanta: The Politics of Place in the City of Dreams,” cultural anthropologist Charles Rutheiser (1996:3) describes Atlanta as a metropolitan area that promotes the idea of the New New South “not only good for business, but hospitable, progressive, racially harmonious and owing almost exclusively to the efforts of native son Martin Luther King, Jr., the cradle of the modern human rights movement.”
However, Rutheiser adds (1996) that Atlanta is also one of the poorest and most racially segregated central cities in the United States. This is a clear reminder, that despite Atlanta’s place of “opportunity,” it is the south. The 1906 Atlanta Race Riot constituted a major blow to the myth of racial harmony spun by both white and black proponents of the New South Creed (Rutheiser 1996:33).

**Racial History**

**Atlanta Race Riots of 1906**

From September 22-24, 1906, white mobs killed many African Americans, wounded others, and inflicted considerable property damage (New Georgia Encyclopedia 2005) in the city’s African American community and businesses. Their homes and businesses were destroyed as “white mobs carried out senseless acts of fury and terrorism” (Henderson 1990:49). This fury may have resulted from population growth, white fear of interactions with Blacks, and their success. In the 1880s, Atlanta had become the hub of the regional economy, and the city's overall population soared from 89,000 in 1900 to 150,000 in 1910; the black population was approximately 9,000 in 1880 and 35,000 by 1900. Such growth put pressure on municipal services, increased job competition among black and white workers, heightened class distinctions, and led the city's white leadership to respond with restrictions intended to control the daily behavior of the growing working class, with mixed success. Such conditions caused concern among elite whites, who feared the social intermingling of the races. (New Georgia Encyclopedia 2005).
This fear led to an expansion of Jim Crow segregation, separating white and black neighborhoods and seating areas for public transportation (New Georgia Encyclopedia 2005). In addition, the emergence of the black elite in Atlanta also contributed to racial tensions in the city. During Reconstruction from 1867-76, Black men were given the right to vote. During this time, Blacks became more involved in the political realm, establishing businesses, creating social networks, and building communities. Many whites were uncomfortable with the advances of the black elite (New Georgia Encyclopedia 2005).

Unfortunately, Alonzo Herndon, owner of three barbershops and new owner of Atlanta Life, was caught in the middle this violence. One of Herndon’s glass windows of his barbershop was destroyed (Henderson 1990). Some of the victims of the riot were Black barbers, believed by many, due to envy by white businessmen and barbers. According to Merritt (2002:86), “It was no accident that the first battle of a race war was waged on Decatur Street, a couple of blocks from Peachtree. The area was Black turf, where boardinghouses, barbershops, restaurants, and saloons, some owned by Blacks.” By the end of the riots, although disputed by its low number, twenty-five Blacks and one white person died. However, there were many blacks and whites injured (Merritt 2002).

**Auburn Avenue**

After the riot, race-based zoning and other more informal means were used to enforce residential and commercial segregation, and Decatur Street remained the center of African American retail and working class entertainment, but the more successful black entrepreneurs concentrated themselves in a segregated business district east of downtown and two blocks north of Decatur Street on Auburn Avenue (Rutheiser 108).
Referred to as “Sweet Auburn,” Auburn Avenue was known as the richest “Negro Street in the World” (Rutheiser 1996:33). It was considered “sweet” because money was sweet, and by 1945 the black-owned businesses of Atlanta had a combined worth nearing $30 million (Kruse 2005:28). Auburn Avenue was the headquarters for black-owned banks, insurance companies and in 1932, the nation’s only black daily newspaper, the Atlanta Daily World (Rutheiser 1996:33). The concentration of black capital in Sweet Auburn helped to define the entrepreneurial Black elite (Rutheiser 1996).

**Historically Black Colleges**

The black business elite of Atlanta connect to the city’s historically black colleges known today as the Atlanta University Center. The AU Center consists of: Clark Atlanta University, Morris Brown College, Interdenominational Theological Seminary, Spelman College, and Morehouse College. The “Black Mecca” is attributed to the “success of the city’s native-born black middle class” and “the prospects afforded to educated African Americans around the country” (Rutheiser 1996: 62). Rutheiser (1996:63) adds that in the Atlanta University area “Roughly a quarter of the schools’ graduates stayed in the area following graduation and, through associations like the ‘100 Black Men,’ helped constitute a close knit network of contacts and references.”

The Atlanta University Center is considered the largest group of historically African-American educational institutions in the country. It was organized in 1929 when three schools—Atlanta University, chartered in 1867, Morehouse College, chartered, 1867, and Spelman College chartered in 1881, became affiliated in a university plan. Atlanta University was to be devoted exclusively to graduate education, with the other two colleges providing undergraduate programs (Columbia Electronic Encyclopedia
Later Clark College, chartered in 1877, Interdenominational Theological Center (1958), Morehouse School of Medicine (1982), and Morris Brown College (1885) also joined the university center's affiliation agreement. In 1988, Clark College and Atlanta University merged to form Clark Atlanta University, which is still part of the university center (Columbia Electronic Encyclopedia 2007).

Robert Boyd (2007:545), in his examination of the association between historically black colleges and universities (HBCU) and the black business elite, found that HBCUs have a tradition of contributing to the membership of the business elite, especially in the south. He (2007:545) adds, “…Such institutions continue to be pathways into this select group of entrepreneurs…HBCUs have produced a leadership class that has been instrumental to the social and economic progress of blacks as a group.” These historically black colleges played major roles in the lives of Black elite and leadership in Atlanta. Many Atlanta University graduates made major contributions in the city of Atlanta to various fields: education, law, religion, government, civil service, social services, business, and the arts (Henderson 1990: 69). In addition, the survival and maintenance of some of these colleges are attributed to Alonzo Herndon and Atlanta Life.

**Atlanta Life Background and History**

**Alonzo Herndon: From Slave to Barber**

The Atlanta Life Insurance Company was an institution of triumph, resilience, community uplift, prosperity, and success. These characteristics mirror the life of Alonzo F. Herndon, its founder. Born a slave in Social Circle, Georgia on June 26, 1858, Alonzo Herndon’s story began in the most unlikely way (Merritt 2002; Henderson, 1990; Stuart 1940). Born on a slave plantation in Walton County, forty miles south of Atlanta,
Alonzo’s father, Frank Herndon was a white slave master. Alonzo’s birth resulted from a typical encounter between a slave owner and his property, Alonzo’s mother, Sophenie Herndon. Alonzo did not receive any special treatment, as the son of a slave-owner, for after emancipation, at the age of seven, Frank Herndon sent Alonzo, his mother and brother off the plantation. They eventually returned to the plantation, as Herndon (Merritt 2002:6) states in his autobiography, “Our former master finally allowed us to take shelter in a one room log cabin with four other families.” The family, like many other slaves, struggled to survive and worked as field laborers to earn money. His mother received as pay potatoes, molasses, and peas enough to keep them from starving (Merritt 2002).

Alonzo worked as a sharecropper and remained in Social Circle until age twenty. Leaving the small town with just $11, and one year of formal education, Alonzo set out to improve his life, settling in Jonesboro, Georgia, a suburb of Atlanta, where he learned the barbering trade and eventually opened up a barbershop (Ingham and Feldman 1994; Merritt 2002).

Determined to succeed, Alonzo moved to Atlanta, Georgia in 1882, continuing his barbering business. At one time, he owned three barbershops with seventy-five black barbers (Walker 1998). Herndon ran the most prestigious barbershops in Atlanta. Although he served only white clients due to Jim Crow laws, with all Black barbers, he used the segregated market to his advantage, with quality service (Merritt 2002).

According to Merritt, in her description of Herndon’s position during the Jim Crow period (2002:69), “He would engage two worlds of business, two separate markets, turning the deep and constant racial divide to his own advantage.”

Herndon’s shops were those of elegance, prestige, and style. However, his most
elaborate and largest barbershop he opened was the Crystal Palace at 66 Peachtree in downtown Atlanta in 1902. Through his travels throughout Europe, Herndon decorated the barbershop with crystal chandeliers, gilt-framed mirrors and fittings, massive sixteen-foot front doors of solid mahogany, and beveled plate glass copied from his trips to Paris (Ingham and Feldman 1994:324). Herndon’s successes in the barbershops led to the beginnings of extreme wealth and prestige. He invested some of his earnings from the barbering business in real estate, acquiring some valuable property (Henderson 1990:24). By 1915, Alonzo Herndon owned one hundred rental properties in the city (Merritt 2002). He was recognized as a viable leader in the African American community (Ingham and Feldman 1994) and the city of Atlanta.

**Herndon Home Museum**

Alonzo’s visible display of wealth resonated through the Herndons’ residence on 587 University Place NW, on the campus of Morris Brown College in the Atlanta University Center area, two miles west of downtown Atlanta in the Vine City (Alonzo F. and Norris B. Herndon Foundation 2003). Designed without any blueprints, by his wife Adrienne McNeil Herndon, an Atlanta University professor of elocution and actress, the Hendon mansion “would have its own terraces offering views in all directions from both stories and the flat roof on top that could also serve as an open-air theater for Adrienne’s productions” (Merritt 2002:111). Built in 1910, by all Black craftsmen, the home is a two-story brick structure whose style is of Beaux Arts Classical. The home interior is a mix of styles from traditions of the Italian Renaissance, French Rococo, American Arts and Crafts with mahogany paneling, oak parquet floorings, Venetian objects and beveled glass windows (Alonzo F. and Norris B. Herndon Foundation 2003).
Shortly after the completion of the home, Adrienne Herndon passed away, suffering from Addison disease. Adrienne Herndon was unable to enjoy her home. Yet, her son Norris Herndon ensured that his mother’s memory continued. As a memorial to his father and to continue the family’s philanthropy to protect the future of Atlanta Life and the mansion (Merritt 2002:213), Norris B. Herndon the only son of Alonzo and Adrienne, established the Alonzo F. and Norris B. Herndon Foundation in 1950. As a tribute to his mother, Norris designed the music room for her love for theater. The home is now a National Historical Landmark. This fifteen-room mansion tells the story of struggle and achievement (Alonzo F. and Norris B. Herndon Foundation 2003).

Insurance Entrepreneurship: Atlanta Life Mutual Aid to Atlanta Life Insurance Company

Five years before the completion of his home, Alonzo Herndon connected to an entrepreneurial insurance venture that enhanced the course of his life and impacted African Americans in the business world and the community throughout the Southeastern region of the United States. The development of insurance and banks began toward the end of the nineteenth and at the beginning of the twentieth century (Lincoln and Mamiya 1990). Benevolent and burial associations were also an important economic base since many black funeral parlors and mortuaries grew out of them. By the nature of their function, all of the funeral parlors and mortuaries were also quasi-religious institutions with strong ties to churches (Lincoln and Mamiya 1990:246). Many poor people bought burial plans, paying 5 to 10 cents a week for burial insurance, which would assure them of a decent burial. The practice of segregated cemeteries in the North and the South and

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5 Two years after Adrienne’s death, in 1912, Alonzo Herndon married Jessie Gillespie, a hairdresser from Chicago. Jessie was born in Milwaukee, Wisconsin.
the difficulties of obtaining loans from white lending agencies also led to the establishment of black cemetery associations and building and loan associations (Lincoln and Mamiya 1990).

The Atlanta Life Insurance Company stemmed from the Atlanta Benevolent and Protective Association, founded, and led by ministers, Peter James Bryant, pastor of the Wheat Street Baptist Church in 1904. Atlanta Benevolent provided insurance where small organizations pooled their money for life’s unexpected. Each member paid five to twenty-five cents a week in dues in the event of sickness or death (Merritt 2002). The association was one of the numerous small self-help groups that had sprung up in African American church communities (Merritt 2002:76). Bryant and his assistant, James Arthur Hopkins was unable to raise money due to a newly passed Georgia Law which required mutual associations to deposit $5,000 with the state to protect policy holders. It was Alonzo Herndon’s position of economic and social leadership in the black community that caught the attention of the two ministers. Hopkins wanted to prevent whites from taking over the firm, and both ministers, “were determined it remained in African-American hands” (Ingham and Feldman 1994:325). Therefore, in 1904, for $140 Herndon purchased the small self-help association known as the Atlanta Benevolent and Protective Association. The community saw buying Atlanta Benevolent as an act of philanthropy (Merritt 2002:78).

In acquiring two other companies, the Royal Mutual Insurance Company and the National Laborers' Protective Union, Herndon reorganized the three companies as the Atlanta Mutual (Henderson 1990). Herndon took over several small associations unable to comply with the Georgia law, reinsured several associations and organizations, and
changed their name to Atlanta Mutual, (Stuart 1970:120). As the second largest African American insurance company in the country, in 1910 the company had forty-two branch offices (Horton 2005). In 1922, Herndon increased the capital stock of the company by $100,000, and in the same year changed the company’s name to Atlanta Life Insurance Company, authorizing to write all classes of life, and life-and disability insurance from $10 to $100,000 (Stuart 1970:121).

The company was originally located in a room in the Rucker Building, the first office building for African American’s in Atlanta and owned by African American business owner Henry Rucker (Hamilton, 2002) on the corner of Auburn and Piedmont Avenues in downtown Atlanta (Henderson 1990:13; Stuart 1970:120). The company began operations with “an old fashion blind typewriter, two second hand desks, a table, half dozen old chairs…” (Merritt 2002:81). As the company grew, Herndon moved the company to 202 Auburn Avenue on the northeast corner of Bell Street. The new building was a three-story frame, the former Atlanta Loan and Trust Company (Merritt 2002). It was remodeled in 1927, the same year of Herndon’s death.

Alonzo Herndon ran the company for twenty-two years. After Alonzo’s passing, his son, Norris Herndon succeeded as president (Horton 2005). By the mid-1920s, there were at least twenty-eight branch offices in southeastern cities throughout Tennessee, Kentucky, Florida, Missouri, Kansas, and Texas (Henderson 1990). By 1968, the company had at least sixty-five branch offices which included Midwestern states: Illinois, Michigan, and Ohio. Norris Herndon, ran the company from 1927 to 1973, until his retirement and the company’s third president, Jessie Hill presided. Following Mr. Hill’s presidency, Don Royster presided as president in 1992, then Charles Cornelius in 1996,
and the late Ronald D. Brown in 2004, passed away in 2008. The company’s board of directors named William A. Clement, previously the company’s nonexecutive chairman, as interim president and CEO (Hughes 2008).

**Atlanta Life Tradition and Character**

In her historical documentation of Atlanta Life, Alexa Henderson found (1990: xi) that Alonzo Herndon “combined personal business acumen and a modest amount of capital” to create the Atlanta Life Insurance Company. It was one of the largest Black businesses in the South during the Jim Crow era (Henderson 1990). Atlanta Life stemmed from the “traditions of self-help and mutual aid that sustained African Americans” (Henderson 1990:3). The mutual aid movement was a social investment. ALIC, like other mutual aid society-like businesses, characterized socially responsible investing. The company represented the most effective form of social and economic cooperation among African-Americans, and helped to promote community interests and racial solidarity. In the mid-20th century, Atlanta Life fostered revitalization in Black neighborhoods in Atlanta and other southern cities (Atlanta Life News Release- 6/23/2001) through the provision of home mortgages, civil rights, and other areas of community development (Henderson 1990).

The company not only provided loans for the establishment of African American businesses, churches, and homes, they also contributed to colleges to support and maintain local historically black educational institutions, being partially responsible for the success of many African Americans and colleges in Atlanta. Alonzo and his son, Herndon contributed thousands of dollars to support and maintain local historically black educational institutions such as Spelman, Morehouse, Clark Atlanta, and Morris Brown.
College. The company’s involvement in race and community affairs was a commitment and involvement in everything of social significance (Henderson 1990).

Although there were changes throughout the years facing the threat of decline from the depression, the civil rights movement, desegregation, the company’s progress continued throughout the 1960s, 70s and 80s. According the “Comparative Highlights” a 1974 issue of the company’s newsletter, the Vision, it is reported the Atlanta Life acquired $74,157,593 of assets in 1969 and then increased to $86,074,462 worth of assets in 1974. Henderson (1990:205), states, “In the 1980s, even as the present leaders are concerned with the future, probing new markets and new mergers, they are very mindful of the heritage and obligations of a race enterprise. “ The company’s initiative was to improve its image in modern and efficient methods and facilities, as well as new acquisitions additional life insurance companies and noninsurance firms (Henderson 1990:204). Completed in 1980, the new office building, sits on the corner of Auburn Avenue and Courtland.

According to Weems in his article (1994:5) on the decline of African American insurance companies in contemporary America, “From 1962-1992, the number of African American insurers dropped from fifty to twenty-three, a fifty-four percent decrease. “ Between these same years, the increase in black insurance companies’ total assets lagged far behind figures for the industry at large (Weems 1994:5) Weems argues that because of these decreases, African American firms have experienced significant staff reduction between the yeas of 1982-1992. However, Atlanta Life strengthened itself through mergers and acquisitions (Weems 1994:6). In 1985, Mammoth Life and Accident Insurance in Louisville, KY merged with Atlanta Life, adding $28 million in assets and
approximately $5 million in premium to Atlanta Life’s operations and expanded the company to two states, Indiana and Wisconsin (Jet Magazine October 28, 1985). In 1989, while Atlanta Life had the smallest percentage of admitted assets in mortgage loans, its percentage of admitted assets in stocks and bonds exceeded that of the other top black firms (Weems 1996:121). In 1990, Atlanta Life purchased Chicago Metropolitan with assets reaching $231 million. The Chicago firm was demutualized and Atlanta Life purchased 100 percent of the stock for $750,000. Chicago Metropolitan was the nation’s sixth largest Black-controlled life insurance company (Jet Magazine, December 17, 1990).

However, Weems’ analysis on decrease of assets and African American firms’ staff reduction between the yeas of 1982-1992, relates to Atlanta Life experiences of these reductions from downsizing in the early to mid-1990s. During this time, many pioneers and long-term employees retired, including 3rd president and CEO, Jessie Hill. Due to a decline in business, the first downsize in the early 1990s resulted in many branch offices closing, resulting in the operation of solely the home office (Robinson 2008). Atlanta Life suffered at least three downsizings. The last one occurred in late 1990s, early 2000. Atlanta Life’s customer service was dispersed. In 1995, Atlanta Life contracted Liberty insurance, an outside company out of Greenville to conduct the customer service center, temporarily taking over claims, customer service, and premium accounting. Many Atlanta Life employees left the company, while the others who did stay, had to re-apply for positions, and went to the new company, Liberty, to maintain and manage Atlanta Life’s customer service. Eventually, Atlanta Life brought customer service back in, however; many employees who worked for the company for many years
retired, left for other opportunities, or were not rehired (Robinson 2008). Some employees worked for Liberty, and then eventually moved back to Atlanta Life (Sutton 2008). In the mid to early 1990s, there were three-hundred Atlanta Life employees; during 2000-2001, this dropped to less than two hundred.

**Atlanta Life Today**

Renamed as the Atlanta Life Financial Group (ALFG) in 2001, the insurance company today remains the leading African American stock-owned insurance company in the nation. The financial group is a privately owned financial services company that helps consumers, businesses and communities build and protect wealth. ALFG consists of three operating units: Atlanta Life Insurance Company, Atlanta Life Investment Advisors, and Jackson Securities. These companies provide a range of financial solutions to help individual and institutional customers manage their insurance and investment needs. Confronting the challenges of a more competitive market, the company divested itself of its home insurance business in 2002. It was reorganized as a full-service financial company and was renamed Atlanta Life Financial Group. The company operates in 17 states with more than $200 million in assets. The company has more than 2 million clients; $16 billion of life insurance and it is the number one African American reinsurers of group life benefits (www.atlantalife.com).

Atlanta Life Insurance Company provides group life products to Fortune 500 companies and funding products to help consumers preplan and prearrange their funerals. Considered the “flagship” of Atlanta Life Financial Group, Atlanta Life Insurance Company is comprised of Group Reinsurance and Atlanta Life General Agency. Atlanta Life Insurance Company and its subsidiary, Atlanta Life General Agency provides
insurance products to businesses and individuals. In 2004, the company created Pre-need insurance, and new product, named MemoirSM, which allows individuals and families to prearrange and pre-fund their funeral through participating funeral firms in Georgia. With Memoir, the first of its kind funeral planning and funding product developed by a minority-owned insurance company, individuals and families can design a custom funeral experience that meets their specific financial, cultural, spiritual, and emotional needs (Atlanta Life Press Release, 05-19-2004).

Atlanta Life Investment Advisors portfolio products help institutions and high net worth individuals build and protect wealth. Atlanta Life Investment Advisors was founded in 2001, with four investment products: Large Cap US Growth, Large Cap US Value, Large Cap US Core, and Large Cap Core International (www.atlantalife.com).

Jackson Securities is a full service investment bank that provides investment banking and brokerage services to institutional and retail clients throughout the United States. Established in 1987 by the late Maynard H. Jackson (former mayor), Atlanta Life Financial Group acquired Jackson Securities, where the transaction between the two firms created a comprehensive minority-owned financial services company integrating corporate reinsurance, asset management, and investment banking. Under the terms of the acquisition, Jackson Securities maintains its name as an operating subsidiary of Atlanta Life Financial Group (www.atlantalife.com).

One of the company’s highlights occurred in June 2008, as Black Enterprise named Atlanta Life Financial Group its Financial Services Company of the Year. The celebration was quelled just two short weeks later by the unexpected passing of President and CEO, Ronald Brown. Atlanta Life Investment Advisors (ALIA) exceeded projections
and received $490 million in new assets in 2008. The Firm also leveraged both the manager-of manager and the direct funding program relationships. ALIA experienced growth with its external accounts closing the year of 2008 out with nearly 30 newly funded accounts. Annualized revenue closed out 2008 at over $3.7 million, a slight dip due to market turmoil. Jackson Securities (JS), in particular, was affected by the credit market crunch, but focused its market presence in Public and Corporate Finance. (Atlanta Life Annual Report 2008).

*Atlanta Life Continued Existence*

Although the company is still in existence, it currently has only a small staff of seventy employees, compared to at least two hundred and fifty employees in the past in the 1980s. Nevertheless, the company’s resilience through the many challenges of the previous two decades, confirms Atlanta Life’s great legacy, perseverance, and determination throughout a very long history. Today most African American insurance companies no longer exist. Atlanta Life’s resilience and success results in what Weems describe as Atlanta Life’s tradition. He links Atlanta Life (1991:121) to “the historical tradition of prudent conservatism.” Weems adds that Alonzo F. Herndon “personified caution and stability.” The stability that Herndon provided extended many years of success, wealth, and a positive impact on the African American community. Atlanta Life contributed to the community socially and economically, leaving a major impression on employees, the city of Atlanta and its residents, and the country.
RESULTS A: Role in Local Economy

ALIC’s Role in the Development of the Local Economy of the African American Community: Scholarship, Education, and Sponsorship

This section of the chapter attempts to answer the question of what roles did Atlanta Life play in the development of the local economy, how ALIC employees, affiliates, and policy owners viewed the company, and the possible changes of the company during and after the desegregation period. Atlanta Life discreetly contributed and maneuvered their way through American capitalistic society, ensuring the economic productivity of the black community – indirectly and directly. Indirectly, Atlanta Life (was and still is) invested in the lives of the African American community; contributing to the community through education, scholarship and sponsorship, and providing home and business loans.

Scholarship

Atlanta Life invested in the education of the African American community. Although Alonzo Herndon acquired only one year of education, he supported and believed in the importance of education, in turn, mirroring the operation of his company. Alonzo’s son, Norris Herndon’s academic achievement, a graduate from Harvard University with a Masters degree in Business Administration, also reflected Atlanta Life’s character, becoming a major supporter of scholarship and education, through financial assistance, whether for the African American community or Atlanta Life employees. Norris Herndon connected with Morris Brown College, a historically black
college, following in his father’s footsteps, donating a vast amount of money. (Adams 2008). Norris Herndon donated the land and money for the college’s football stadium in his father’s named, “Herndon Stadium,” (Merritt 2002). The Herndons also donated to the Carrie Steel Pitts Orphanage, and supported a nursery for children. Former Atlanta Life employee, Harriet Adams, shared that during her employment with Atlanta Life, the company would financially assist parents for nursery school, (2008) stating, “Some parents couldn’t afford a nursery for their children, and they would pay so much money so where some parents could carry their children to this nursery.” This in turn would provide parents with childcare, enabling those parents to work to support their families financially.

Education

Current Atlanta Life employee, Oscar Anderson, who worked for the company since 1969, recalled how Atlanta Life provided training and education to their own employees, (2008) stating, “If you were interested in going to school, they would help you out. You had to be an employee to go to school.” Whether it was financial support for tuition or textbooks for employees, the company assisted. In the Atlanta Life Records, a letter written by Atlanta Life executive board member Jesse Hill, to Vice President, E.M. Martin and senior investment officer, Walter Smith expressed his recommendation of three female Atlanta Life employees to attend Business School (Atlanta Life Photographic Collection 2004; Series1H, B25, F8 1958 excerpt from letter) in 1958:

August 18, 1958

From time to time I have discussed the offerings and M.B. A. Requirements to the Atlanta University School of Business with Mr. Sam Westerfield, the dean. We have several young ladies who are eligible to apply for the M.B.A program at the
school and Mr. Westerfield would accept most of our other recommended workers as special students.

I have an immediate recommendation along this line as follows:

I am suggesting that we offer to Mrs. Bernadine Banks, Mrs. Bessie McMillan and Mrs. Alberta Thomas the opportunity to enroll in the Business School next month, assuming they are interested and agree to take courses prescribed by the Company or courses that are approved by the Company. Each employee would enroll for two courses this fall. One of the courses would be taken one hour during the day three days a week and the other courses would be taken in the Evening School. All expenses would be paid by the Company.

The commitment to financially support the company’s own employees to complete an M.B.A., particularly women, is key to understanding the character of the company’s campaign for academic achievement and business success through education.

The company also provided textbooks for those Atlanta Life employees who took courses related to insurance and business. In a letter from one executive board member E. L. Simon, F.L.M.I, Director of Agencies to G. E. DeLorme (Atlanta Life Photographic Collection 2004; Series1H, B25, F8 1957-1958 excerpt from letter) on August 2, 1957, writes:

The entire Atlanta life official family is happy to note that Mr. F.V. Brooks completed successfully the five examinations required by the American College of Life Underwriters for the designation of Chartered Life Underwriters (CLU). During Mr. Brooks study period, Atlanta Life furnished a good many of the textbooks. As a tangible token of our interest, cooperation, and appreciation of Mr. Brooks’ efforts, we are enclosing a check for $194.45 to cover his expenses to Detroit Michigan for conferment of the CLU Designation at the meeting of the National Association of Life Underwriters.

Sponsorship

Just like many companies, Atlanta Life sponsored many events. Atlanta Life’s uniqueness however, relates to the African American community during segregation.
Atlanta Life involved themselves in whatever was going on in the city; anything to uplift the blacks in the city, “the Atlanta Life would take part, they would always be a part of anything that was going to uplift the blacks that was good,” according to former employee Ms. Franklin (2008). When asked if other companies do this same type of involvement (2008), Franklin stated, “The other companies would do it, but not on a large scale like the Atlanta Life did. They always thought of doing things big. They would get everybody who worked for them in it.”

Many employees discussed Atlanta Life’s countless acts of sponsoring organizations, groups, and events. One former employee, Evonne Night recalls Atlanta Life’s sponsorship of organizations, particularly during times when black organizations or groups could not acquire sponsorship (2008):

Well we were known for sponsor…you know years ago SCLC or NAACP and Urban League and United Negro College Fund, a lot of those places couldn’t get the types of sponsorships that they can get now. So they depend on Paschal’s, and H. J. Russell and Atlanta Life, and Citizens Trust to sponsor them and we were always one of the major sponsors…we might not be able to give the 50,000 that Coca-Cola does, but we’ll give ten. We were there when Coca-Cola didn’t know we existed.

This sponsorship continues today. Atlanta Life Financial Group sponsors and supports many organizations and students. Recently Atlanta Life Financial Group donated money for a high school freshman to attend President Barack Obama’s Inaugural Ball. Current employee Carol Edwards (2008) added, “He will remember that forever. His family sent a letter. Atlanta Life’s name is in their mouth…its’ a value that has no number on being able to have your name in someone else’s mouth.”
Perspectives: View of the Company

This section explores perceptions of Atlanta Life by its employees, Atlanta Life affiliates, policy owners, and Atlanta residents. Based on emergent themes, I explore the company’s role providing opportunities for economic and social mobility for employees, support, and comfort. I will also investigate employees’ nostalgia for Atlanta Life’s past, the role of women in the company, and employee belief systems based on the company’s influence.

Like a Family

In my examination of the Atlanta Life, “family,” was a consistent theme in employees’ description, particularly employees who began working for the company from the 1950s to 1970s. However, most employees, former or current, viewed Atlanta Life like a family. Oscar Anderson, (2008) Atlanta Life employee since 1969 describes his interactions between executive board members and leaders states, “It was like a family affair, you didn’t have to worry about, ‘Oh Lord here come so and so I can’t speak to them’… it wasn’t like that. You could speak to any of them…their problems were your problems…”

Helen Franklin began working for the company in 1947, shortly afterwards she went on maternity leave, pursued another job, and returned to Atlanta Life seven years later. She re-applied and was re-hired, without any problems. Ms. Franklin’s name was still on the record and put back into the same department. She (2008) explained what it was like for her to return stating, “But at that time I didn’t think anything about it. That was the first job I ever had. So to come back to it, it just seem like I was coming back home… I enjoyed it thoroughly, working for Atlanta Life; it was like a family…each
department depended on the other department for part of their work.”

The company connected through business, by being a family, knowing each other, and getting along (Franklin 2008). Although today the company consists of a small number of employees, current employee Carol Edwards who has been working for the company since 2000 assures that the company is still like a family (Edwards 2008). She recalls (2008: 3) how older employees did not have a problem with her coming in from the outside stating, “We as a people, we have certain people who take on a mother and father role, genuinely will look out for you…. and those after a while warm up to you…like blending a family…. we as black people has always been like that.” In this aspect, for Ms. Edwards, the traditions of African American culture attributes to the “family-like” nature of the company. This “like a family” practice consists of employee support and comfort during personal crises, birthday clubs, opportunities for upward mobility, growth, and the provision of safety and security.

Support and Comfort: Birthdays and Condolences

Current employee Alice Allen (2008) who has been working for Atlanta Life since 1969 at the age of 18, refers to the company’s family-like characteristics by stating, “Working here, you know you just get comfortable…it was not a lot of stress…you came in, and you did your job and… we all got along with each other…we celebrated birthdays, and Atlanta Life to me was always concerned about an employee who’s out sick, you know like with surgery or always concerned about family…it was like family.”

Birthday clubs were common during the years of the 1950s and 1990s. Employees would come from all other departments, give cards, gifts and money, with peanuts and candy, and sometimes the company would serve ice cream and cake (Evelyn Amos
2008). Alice Allen (2008) recalls her birthday experience, “Everybody would bring their own little treats… the candy and the peanuts…or potato chips…and you come in and you set your little table, and put your little treats all around and your reward was a card… and everybody just gave towards your birthday, you know and it was like a birthday club.” The Birthday club changed in 1999. The employees no longer continued this event, however it was a tradition that Atlanta life carried out before Alice began employment (Allen 2008).

When an employee’s family member would pass, the company would send flowers or attend any needs of the family. (Anderson 2008). A retired Atlanta Life employee expressed Atlanta Life’s solidarity and family-like unit, by stating (Herndon Home Newsletter, September 2003), “Atlanta Life was very supportive of employees…I remember my brother passed and he had little children, the whole department came, and they brought all kinds of food…They were more like a parent to you.”

**Growth and Economic and Social Mobility**

The company became a refuge for employees in multiple ways. During segregation, the company provided a secure space for employees to expand their creativity, education, and grow, providing opportunities for upward mobility, skill development, and to gain status and prestige. The company provided employees with an opportunity to travel, attend conferences and events. If many employees, particularly men, were not in these positions, they would not have been exposed to travel and leisure which characterizes a middle and upper class lifestyle.

However, in the post-segregation era, the opportunity for growth and economic and social mobility changed. The firms’ promotion of rewards as an incentive for high
sale production is no longer necessary. Today, The Financial Group provides financial services, different from the company’s past in life, health, and burial insurance. Desegregation changed the dynamics, where segregation provided a space for Blacks to grow through conferences, social interactions, events, and training, today employees are not confined to a space that played a role in this mobility. The firm today, provides different meanings than the past.

_Employment and Opportunities for Blacks_

After slavery, free African Americans with minimal resources, facing overt discrimination, were driven into menial urban occupations, while nutritional, educational, and medical programs that had been created mainly to aid them were eliminated (Lyons 2007: 45-46). African Americans were limited in opportunities during the Jim Crow period. Blacks had an inferior education or even possibly no education and did not have access to a decent job in legitimate business (Hund 1970). According to Hund (1970:15-16), this was a “systematic exclusion from job opportunities which could have provided a base for entrepreneurship.” African Americans entered working lives without a decent share of America’s resources, with lower life prospects than whites (Lyons 2007:46).

After emancipation and during Jim Crow periods, many African Americans were concentrated in service jobs, working as porters, waiters, and servants. (Glenn 2002:106). Black men were concentrated in a few occupations, as skilled workers in barbering, plastering, and brick making, while being underrepresented in the higher paying fields of carpentry, plumbing, printing, and machine operations (Glenn 2002:107).

Oliver and Shapiro argue using M. S. Stuart’s (1970), “Economic Detour” on the history of insurance of American Negroes to describe how blacks faced an environment
where they by law were restricted from participation in business on the open market, especially from the post-bellum period to the middle of the twentieth century (Oliver and Shapiro 2007:103). Oliver and Shapiro (2007) also discuss DuBois’s state of African Americans in DuBois’s book, “Black Reconstruction in America” (1935), supporting his argument where he states that, “Blacks were tied to a system of peonage that kept them in debt virtually from the cradle to the grave” (Oliver and Shapiro 2007: 107). Oliver and Shapiro add to the work of DuBois and Stuart by arguing, “What is often not acknowledged is that the accumulation of wealth for some whites is intimately tied to the poverty of wealth for most blacks (Oliver and Shapiro 2007:107). Due to difficulties obtaining services from white agencies, Blacks’ actions to strive for black entrepreneurship increased (Hund 1970:16).

Companies like Atlanta Life provided opportunities for African Americans during a time of inequality and lack of opportunities in employment, business, healthcare, and education. David Osborne, who worked for the company for twenty-six years, (2008:2), described what the company provided stating, “It gave me an opportunity to be a business man, to be a business person, to control my destiny, to see what I can do for myself.... I never had a job that I worked for a white company…“ Mr. Osborne was able to move up from the position as an agent, to a district manager during his employment with Atlanta Life. At the company, he was able to do this without a college education. Employment with Atlanta Life and many other black companies enabled employees to safely progress economically and socially. Atlanta Life was many employees first and only job.
Producing Identity

*Dual Roles*

Atlanta Life played dual roles in the community and among its own employees. Black business established itself as more than a business; it was a family within itself, providing a space for employees to create or form identities, and extended itself into the African American community. For instance, the Atlanta Life Photographic Collection consists of negatives and images of all types of Atlanta Life sports teams, awards ceremonies for employees, homes, other businesses, ID pictures of employees, and committees developed that would assist the poor in the community.

*Parties*

Among the Atlanta Life historic documents, were many well-preserved receipts and lists of entertainment expenses for the “Spring Dance,” Halloween Christmas parties, and banquets. There was also an Entertainment, Dance, and a Party committee. There were many ticket stubs and party invitations, receipts to parties, bills for flowers, alcohol, and food catered, of all sorts in the collection. These documents coincided with many photos of parties and banquets in the collection. The company hosted parties at the Royal Peacock, a local night club on Auburn Avenue, and then moved to larger hotels, and at the new Atlanta Life building.

All former employees and some current talked about extravagant and numerous parties at Atlanta Life. Lyons describes (2007:15):

Atlanta Life was known for was for its Christmas parties…we would have other kinds of parties, different events, so in addition to the parties that were held here at the home office of the company, each district office would have a party … at different times; Atlanta Life people always find reasons to have a party. We were known for that… We worked hard and we played hard; that was our reputation.
One former employee describes the parties as “swanky.” Most would go to work dressed for the party and a few would change during the day. She adds, “It would be a lovely party, plenty of food and everything. Just something you would look forward to” (Amos 2008). One employee pulled out several albums and showed me many pictures of the elaborate parties hosted by Atlanta Life. There were so many different types of parties with themes. Employees had parties like Christmas in New York or Christmas in Hollywood. Atlanta Life was known for hosting the best parties (Night 2007).

_Choral Ensemble_

The company had its own choral ensemble which members would sing at the funerals of deceased employees, as well as Natal Day celebrations to remember their founder Alonzo Herndon. The Atlanta Life Choral Ensemble had made quite a reputation for themselves singing at different places. In particular, they sang at funerals. When employees had family members to die, they would always get the Choral Ensemble to sing” (Herndon Home Newsletter, 2003, September).

The Photographic collection, particularly found in the file of Charles Greene, director of Public Relations (year,) consisted of hundreds of funeral programs of former employees, the employees’ family members or individuals who contributed to the African American community. The “order of service,” listed the Choral Ensemble and/or an Atlanta Life representative to speak on behalf of the company about the deceased. There were also notes and receipts of floral arrangements sent to the family on behalf of the company.
Natal Day

Natal Day ceremonies occurred every year to honor the memory of Alonzo Herndon. Employees celebrated the Natal Celebrations up until the 1990s. Natal Day consisted of a program (Adams 2008), a speaker, and employees would participate in gravesite ceremonies, laying a wreath on the Herndon graves within the family plot (Robinson 2008). For Natal Day, employees met in the auditorium, went through the procedures of reading the history of the company and the founder, and provide a question and answers about company history (Thomas 2008). The Choral Ensemble also sang during Natal day (Adams 2008).

Company song

Atlanta Life had company songs, which acknowledged the founders, with pride and heritage. At the Atlanta Life Employee Reunion in 2005, retired and older employees stood up to sing their company’s theme song. They passed sheet of the lyrics through the crowd, the employees proudly sang to the tune of the University of Maine “Stein Song”, “We’ll stand and fight for A.L.C. We’ll fight ‘til we overcome; We’ll give our all with might and main, Let every loyal agent sing. We’ll fight ‘till the day is done; Think of Herndon, our great Founder, The idol of our hearts always.” Other retired employees in the audience joined the employees, who went forward to sing all three verses. This theme song written by the late George W. Lee, Senior Vice President, is an example of the company’s closeness, pride, and shared identity promoted through song. As former employee, who led the song at the reunion, (Knight 2008) states:
That song was designed for the agents… and for the field force. I remember it, (Singing) *We’ll stand and fight for A.L.C, We’ll fight ‘til the day is done*, (humming the rest of the words, humming) *fight, fight, fight, we’ll stand*, I remember that. But, the agents and all the men…in the company would stand and sing that song and it was powerful, very powerful. And then they taught it to the clerks as well.

“*Lanta Life gon’ Shine Tonight, Lanta Life gon’ Shine Tonight*...”

My aunt sang this song to me as I interviewed her about her experiences working at Atlanta Life in the West Palm Beach branch office in the 1950s. I was amazed at her singing this song. I assumed that there was only one company song based on my observation at the Atlanta Life Reunion and interviews. However, as I listened, I realized how much the company impacted its employees, even in branch offices outside the city of Atlanta. This sense of pride and motivation sung (as she recalls) by and for Atlanta Life agents permeates the views of Atlanta Life employees and those affiliated. This was prevalent; whether employees shared a closeness, or each member was given some form of responsibility. As my aunt, Lynn Ocean, recalls of her time in the branch office in Florida (2007) states,

> All the staff…they cared about each other. Everybody had a sense of responsibility. Everybody reported to work on time…. During holidays they would have potluck lunches in the office. We didn’t have local restaurants open to us. Everybody was very warm and enjoyed having potlucks together. All of the employees and staff was just close knit.

> Atlanta Life sponsored many events, and when very prominent African Americans came to city, Atlanta Life played host for guests with the very best. The photographs, interviews, and stories of former employees, reveal that Atlanta Life Insurance Company was more than a business, but a space for African Americans to retain their identity, assist their own communities, maintain and accumulate wealth.
Therefore, as Lewis (1996:136) argues “we must display a greater interest in how people construct their identities.” Atlanta Life employees constructed their identities through social organizations and activities within the company.

NIA

Atlanta Life conferences and National Insurance Associations gave many Atlanta Life employees an opportunity for exposure to explore and travel the United States. The National Insurance Association, originally known at the National Negro Insurance Association, founded in 1921, consisted of the major black insurance companies in the nation. The association had a school called the NIA Institute, training employees by officers serving as principal instructors. Employees who had the potential to grow in companies were selected to attend the NIA institute (Night 2007). Employees could also win a trip to the NIA convention based on his or her performance. However, it was not necessarily a district invitation, it was individuals, field agents, staff, or managers that could get invited (Lyons 2007).

Atlanta Life sponsored the trips to the NIA conventions. Former District Manager and Director of Training Edward Lyons (2007) describe this process,” We would sponsor so many people, to a NIA convention based on their performance. NIA had nothing to do with how many people we were going to invite other than letting them know how many people would be coming from Atlanta Life. So it wasn’t NIA sponsored, it was sponsored by Atlanta Life….but it was to NIA’s annual convention or conference.”

Growth and Development

The company provided growth and development through conventions and with the company itself. As Oscar Anderson states, “Atlanta Life helped me out a lot. To be
around…a lot influential blacks you see… you’d say, they can do it, I can do it too, you know, it meant a lot.” The company also paid for Mr. Anderson’s classes based on his interests at the company (Oscar Anderson 2008). For Mr. Anderson, the company helped him mature. Employees also learned that they could advance working in other departments. As Helen Franklin (2008) stated, “… some places where you would stay in that rut the whole time you was there, but you could advance at the Atlanta Life as far as they wanted to go and as far as what they had to offer you to grow, you could there, you could grow…” In this sense, growth, and development not only contributed in the company’s allowance to gain knowledge, it also is attributed to other employees and officers’ influence. This idea of visible success of African Americans for others employees to witness, assisted in motivating employees to strive for success for themselves.

**Security, Protection, Awareness**

Atlanta Life was a space to work freely without criticism based upon the color of a person’s skin; although it was a space that provided critiques by leadership to improve work and skills of employees. Oscar Anderson (2008) describes his ability to work in his own space, “Before the print shop closed, “I could create some of my own and print it out…it was just some idea…plus to work for an all black company…we could communicate more together…didn’t have to be watching over your back, you know, I know you don’t like me cause I’m black you white …”” Mr. Anderson’s statement illustrates the freedom for employees to work in a “secure” environment. Employees did not have to look over their shoulders in their work environment as they would have at a white firm or company.
The ability to establish oneself and communicate with others, with protection, security, training, in a safe and secure space to grow and with opportunities, strengthened the family-like stance. The family-like unit enabled the company to function properly and allow employees to succeed. However, employees were told by leadership to follow guidelines, behave properly, and do their very best.

**Paternal Leadership**

“Everybody got along, it was a must. They would tell you in the very beginning, the requirement…to do your work, that was understood…no arguing, no fussing, and fighting, because if so, you would be out of the door; type of employees that they had, were on that level that you wouldn’t result to that anyway.” This quote from former employee Evelyn Amos (2008) is a testament of the company’s leadership using fatherly guidance. The company emphasized “taking care of their own,” whether it was their employees within the company or the Black community. In “the family,” individuals could be themselves, share ideas, and easily communicate with other employees, with the fatherly or motherly leadership of Atlanta Life officers, managers, and supervisors.

In some families, particularly, a traditional nuclear American family, there are hierarchies; father, mother, and the children. In Carole Merritt’s interview with retired employee Robert Phillips (1999), she describes this parental guidance, paralleling how “children” should let their mother know of their whereabouts. Phillips states, “My supervisor would say ’it’s ok to go to the cafeteria to get yourself a cup of coffee, but let me know you’re going so if anybody asks, I can say that I know where you went’…But they treated you kind of like—they were your superior. They were the adults, and you were
almost a child…because she even tell us, ‘you have your hair brushed neatly, but you need to go to the beauty parlor. And you didn’t get offended.’”

Leaders oversaw employees’ hygiene, grooming, and dressing. (Phillips 1999). Although Ms. Phillips is glad those days are gone, she assured, “It was a way to uplift you” (Phillips 1999:32). Employees therefore, according Phillips, were treated like children. Employees accepted this treatment for they saw this as a way to improve their lives personally and professionally. This chastisement on employees benefitted them on multiple levels; it strengthened employees’ work ethic, skills, and encouraged excellence. Employers would also use tactics through agent production and sale challenges, putting agents and district offices on the spot for not selling enough insurance within months.

Employees took their place in the “family.” Boundaries in the family presented themselves through parent-child relationships; employees representing children and the leaders/officers and some female supervisors representing the fathers and mothers. A child does not challenge the parents, accepts correction, and obeys. However, this parental leadership is divided into boundaries and limitations placed on women.

**Women**

Due to “war-related industries,” (Henderson 1990:143), the majority of the employees who worked for Atlanta Life during WW II, were women. Just like many other companies, at Atlanta life “women were hired in great numbers, taking over the job of making weekly collections from drafted men” (Henderson 1990:142). Women proved extremely capable of maintaining large debits and made a significant contribution to debit-building during the war era (Henderson 1990:143). Although there were some
women agents, most of the women were clerks. Women worked in clerical roles such as bookkeeping. According to many female interviewees, whatever it took to run a company, it was women (Franklin 2008). Most of the supervisors were women (Franklin 2008). However, men were officers and managers (Franklin 2008).

Employment for a company like Atlanta Life was considered prestigious for women. “It was a job that was not a menial job, Ms. Franklin (2008) states, “You weren’t doing any housework, kitchen, cooking…good jobs, sit down jobs; typewriters and adding machines, book keeping. It wasn’t the type of jobs that was usually given to young black women at that time. The best job you could get was working at a store somewhere as a sales clerk…”

In his description of racial stratification of urban labor markets, Glenn (2002:106), describes the racial and gender differences of employment of blacks between 1865 and 1890, focusing on Black women stating, “Black women were even more constrained. Only about 3-4 percent of those in the labor force were employed as skilled craftswomen and professionals. Most of the craftswomen were seamstresses, while the largest group of professional women as teachers. The overwhelming 80-92 percent of black women workers in southern cities were employed as laundress or in domestic service as maids, cooks, and child nurses.” Therefore, for women, employment with Atlanta Life provided rare opportunities for social and economic mobility. Atlanta Life affiliate Charles Black’s description of opportunities for women, (2008), he states:

You have to remember this was a time when there weren’t a whole lot of black folk with good jobs, …most women who were working were either teaching school or they were maids…women were going to catching that bus in their white uniforms, going to take care white folks homes and their kids. And so to come by a place like this where you have white collar looking people, you know dressed
up, come in here working in an office kind of environment…that was impressive and it was an inspirational thing for the broader community.

Women: Rights and Inequalities

However, there were very few rights for women, even in the “white collar” world. Historically female employees did not make a lot of money, nor did they have many rights. According to one retired employee and informant, Barbara Howard, in the application process, Atlanta Life leaders would ask if female employees were going to have children, for too many children posed as a problem. Atlanta Life female employees who had too many children had to terminate themselves and write a dismissal. If a woman wanted to come back, she had to write out a statement, as former employee (Howard 2009) stated, “Once I finish my leave of absence I would like to come back.” Howard adds that if word was out in the building that that a female had too many children; it was grounds for possible termination. “It was a man’s world back in the day. Women didn’t have too much authority. The men got the jobs first” (Howard 2009). Female agents would also have to get permission from their husbands indicating that their wives could work (Johnson 1999). It was not determined what constituted “too many” children.

One former manager described in an interview with Carole Merritt, hiring practices during the 1950s, regarding women, stating that when he would review the applications, women were required to have their husband’s approval to work (Johnson 1999). Barbara Howard recalls how as late as 1998 her husband had to agree to the type of retirement settlement that she would get: a lump sum versus increments. There was a conflict with her and her husband, because Howard wanted to get a lump sum. However,
her husband would not get money in this way. A settlement in increments would allow her husband to get a check. “I thought it was horrible.” Howard (2009:1) argued.

Nonetheless, during the pre-desegregation period, female employees were known for their beauty and fashion sense. Former employee Helen Franklin (2008) states, “I think the people thought we made more money than we did because we used most of the money we made to dress.” Many male employees and men affiliated with the company described beautiful Atlanta Life women and their focus of display during lunchtime. One Atlanta Life affiliate (Black 2008) described female employees stating, “…they had beautiful women (laughs). You may have heard the stories at lunchtime, people would drive by just to see the pretty ladies coming and going out of building at lunchtime. They were all very nicely dressed.” Working for a prestigious company, women wanted to (re) present themselves and the company well. They took pride having such a prestigious job at Atlanta Life. This also refers to female supervisors ensuring that women were properly dressed.

These practices in the expectations and treatment of female employees challenge how Atlanta Life female employees were presented and perceived in public. However, the company presented female employees in a positive light. In their newsletter "The Vision," the company pays tribute to women titling their issue, "A Salute to Women," in March of 1969, with Mrs. Jessie Herndon, the founder's second wife on the cover. The Editor, George W. Lee uplifts the Black woman in America. Throughout the issue, there is a profile of Mrs. Jessie Herndon, articles about women employees, and successful African American women and their contributions to society. In a tribute to the women
issue, a field auditor, Grant T. Hallmon, wrote a poem dedicated to female employees (1969) called, Ode to a Good Cashier,"

Soft spoken with a face full of smiles  
Spends many hours counting pennies, nickels, and dimes.  
Her figures are neat. Her ledgers are exact.  
She carries her bank balance forward-- To keep the manager off of her back.

She greets the policyholders with a merry  
"HOW DO YOU DO" When the Agents become disgusted she helps to cheer them too.  
Her hours are long are tiresome,  
She enjoys her work 'tis true.  
Her greatest pleasure comes however when some thoughtful agent says, "Miss Cashier', How are you."  
Her work is always pressing-  
She receives neither glory nor fame-  
The Home Office bulletin seldom mentions her name.  
She's a key worker- Her Company thinks she's well.  
When the payroll isn't ready, all hands give her hell.

A slave to her desk- dedicated to her work,  
She never shuns duty nor shirk.  
When the pearly gates are opened-  
When those that have kept the faith begin to file past,  
St. Peter will stop all good Cashiers, and say,  
"Welcome Home peace at last."

The poem describes the model female employee, knowing her place, presenting


neat and correct work, her dedication, never complaining, tirelessly, quietly, and
diligently doing her work at her desk. Yet she is a leader, who should be recognized and
honored. The “model” female employee exemplifies the type of excellence expected by
leaders. Female employees played multiple roles pursuing education, supporting agents
and supervisors, providing accurate work, and maintaining family roles at home. All of
the former female employees interviewed were married while employed with Atlanta
Life. Current employees were all married as well. Half of the women working during the
time one employee worked there from 1950 to 1990s stated that half of the women were married and the other half were not married (Howard 2009). Therefore, many women, balanced work, and family throughout the decades that challenged them based upon race, class, and gender.

**Practices in the Firm**

Employees’ nostalgia and romanticizing memories of the company presents a persona as everyone “getting along” without many problems, with full support. Yet contradictions arise. In the interview process, there were comments about women obtaining better or higher positions in the company due to dating officers, discrimination in pay among women, and hiring based on skin color, where lighter skinned females were likely to be hired, despite failing application tests. Most of the photo images of female employees I reviewed, particularly images taken before desegregation, were fair skinned employees. A former employee who worked for the company from the 1950s to 1980s, indicated, that “high yellow” women were more likely hired than those women who were not, or a woman had to know someone. Reportedly, an uneducated, “fair skinned” woman could work for Atlanta Life. If she did not pass the test, she still could get hired, if she knew someone. According to (2008) Ms. Howard, “You could be a dumb black girl and be fair, you could get a job.” This does not insinuate that all fair skinned women who worked for Atlanta Life were hired due to the skin color; it is important however, to consider such indications of how and why African Americans were accepted for jobs and services.

These unequal practices were not enough to keep women from pursuing employment these circumstances. It was better than conducting menial work, facing both
racism and sexism. These hiring practices and treatment of women in general in “white collar” jobs by men, relates to what Marable Manning (1983) describes in his book, “How Capitalism Underdeveloped America.” arguing that from the very beginning of Black political activism in the United States, African-American men had real difficulty in considering “the triple oppression” (race/class/sex) of Black women with any degree of seriousness. He argues that part of the problem stemmed from the evolution of patriarchal institutions within Black civil society (Marable 1983:76). Therefore, the parental leadership in Atlanta Life practices could have also weakened the family-like structure of the company, preventing employees, particularly women, economic mobility, promoting a form of belief systems to follow leadership without question, excluding employees indirectly. From a different perspective, the company, like any other family, could have been a dysfunctional one. There are many contradictions of this family, partly related to issues surrounding class within the company.

Levels in the Company

The company consisted of many different positions and levels for employees. In 1955, the Atlanta Life Board of Directors or Officers included: the President, who was also treasurer, 1st Vice-President who was also Secretary, 2nd Vice President, 3rd Vice President, Chief Medical Director, District Managers, Acting Actuary, Acting Agency Director, Manager for Departments, such as Printing, and Special Assistant to 2nd Vice President. These positions changed based upon years (Atlanta Daily World June 26, 1955). The officers were mostly men, except for two women: Jessie Herndon, Alonzo Herndon’s second wife, who served as Vice President of Atlanta Life in 1927, and Helen Collins who was the Atlanta Life Board Chairwoman in 1984. There were managers,
over different branch offices. All officers presided over a certain area, for example, accounting (Howard 2009). Each department had an officer or manager, and a supervisor. Each supervisor had a different department, with clerks, who were mostly women. Most of the women did not have high positions and titles. Agents collected policies and recruited potential policy owners. There were also employees who worked as auditors and printers.

Atlanta Life provided opportunities for growth and development through paternal leadership, encouraging family-like solidarity, providing a sense of comfort in the workplace, where officers could empathize with employees and even chastise and critique employees’ work for improvement. Yet and still, the officers, and employees with higher-level positions presented themselves to other employees non-threatening enough to lower level employees to be a part of the family.

**Class: Apparent and Disguised**

“It was like a family affair, you didn’t have to worry about, oh lord here come so and so I can’t speak to them. You could speak to any of them…they problems were your problems…” (Oscar Anderson 2008). Mr. Anderson’s perspective indicates that there were not any boundaries between executive board members and regular employees. Mr. Anderson’s comfort level enabled him to speak freely with an executive board member. He believed that people who interacted with each other, were not separate, employees knew each other and knew everything about each other (Anderson 2008), providing an atmosphere of comfort for all employees.

However, current employee, Alice Allen has a different perspective on interaction with leadership of the company. Describing interactions with executive board member
and Atlanta Life president, Mr. Hill’s office was in the department where she worked, she
states, (2008), “I was able to see (Mr. Hill) every day, but he was like a person that was
in and out. He came and he was always polite, you know, spoke to everybody and he’ll
just go on about his business. A lot of the officials didn’t really interact with a lot of the
employees.” In Alice’s experiences, interactions between officials or board members with
employees were the opposite of Mr. Anderson’s experiences. Financially and structurally,
there were boundaries; Mr. Anderson, was a male, but was not in a position of power.
Allen worked as a clerk. Perhaps Mr. Anderson’s interactions could account for the fact
that he is a man. His interactions with officers were based on the commonality of sex,
preventing him from questioning the actions of his leaders.

In my archival research, I found many images of Atlanta Life board members,
officers, and higher-level employees (managers, directors, and agents who sold vast
amounts of insurance), at many conferences, events, and areas throughout the country.
There were pictures of Norris Herndon, and friends, many of them officers, horseback
riding, at Norris’ father’s winter home in Tavares, Florida. Based on images, the summer
home in Tavares was exclusive to some employees, particularly officers. The summer
home was also used for regional conferences in the early days of Atlanta Life (Ebony
Magazine 1955). It is clear that not all residents were able to visit the home. Many
photos and post cards of the Herndon Family collection consist of travels to Europe and
other countries by Norris and the Herndon family.

The lives of the officers represent an exclusive life of the Black elite. Parties,
social interactions with wealthy whites, and famous blacks indicate an upper class
lifestyle by Norris and those in his circle, including many of the Atlanta Life officers.
Their prestige also resulted from helping to “uplift” the African American community, and the power that is associated with this uplift, in addition to giving to charities, sponsorship, and advertisement. This brought more attention and money to the company by black consumers.

Most female employees were excluded from attending Atlanta Life and NIA conferences; mostly agents, managers, supervisors and officers. Although some women were agents, most agents were men. Men would bring their wives and families on these trips. Therefore, the beneficiaries of these trips were employees based on high levels of sales and productions agents, supervisors, area directors, and managers could win trips (Osborne 2007). David Osborne (2007) described the trips that some employees earned stating, “Atlanta Life had these national insurance conventions that gave us an opportunity to be exposed to a lot of stuff. My children look forward to that because we went to various cities. See those are things that benefit us, so the first time I’ve driven to California, I was with the Atlanta Life Insurance Company…We went to Las Vegas…these are national conventions, you earned these trips.”

The company invited those district managers in the top selling districts to Atlanta Life’s annual Christmas gala in Atlanta. One former district manager of Miami recalls how the company rented a Greyhound Bus in Miami in the mid-1960s, and then came through Lakeland and picked up the managers to take them to Atlanta for the Christmas gala at the Royal Peacock. The company put the managers up in Paschal’s, an African American owned hotel at the time (Osborne 2007:9). This is not a new thing. In 1924, the company initiated special campaigns as incentives for those who produced the largest debit during a campaign (Henderson 1990:93). In 1954, some employees were recipients
of the Norris B. Herndon Caravan, winners of a free trip to the World Series between the
Cleveland Indians and the New York Giants. The image of the winners in front of
Progressive Field in Ohio holding a banner displaying their success, represents a
separation between certain employees and their families with larger African American
community, most female employees, employees in lower level positions, and employees
who did not produce high enough sales to win all expense paid trips. This created an
exclusion of certain groups, whether intentional or not.

In Kevin Yelvington’s “Producing Power: Ethnicity, Gender, and Class in a
Caribbean Workplace (1995), his description of supervisors or managers in the factory
reveals the structured position in the factory and workers who fall within the structures
can relate to Atlanta Life. Power is definitional because it determines who can take up
certain positions and the establishment of the rules and procedures in a setting such as the
factory. Yelvington illustrates or describes power and its relationship to production. He
sees power as something that is practiced or exercised as well as production through an
economic process (1995:12). Power is achieved through means of resource that are
hierarchically distributed (1995:15). There are dimensions of power that are relational,
structural, definitional, historical, and cultural. Individuals control resources based upon
relationships. Those in powerful positions that are structured occupy power. Atlanta
Life’s hierarchal structure reflects how resources are controlled.

Class and Prestige

When many African Americans could only acquire menial jobs and domestic
work, particularly for women, the company offered opportunities. Office or “desk” jobs
were a prestigious form of employment. For African Americans, the lines between middle class and working class are obscure with very ambiguous boundaries. The company was a space for producing not only cultural identities, but also power and status for employees, despite their class.

Although female employees did not participate in many conferences and trips as male employees, exclusion by higher-level employees were not exclusive to men. The majority of employees at Atlanta Life were graduates of AU and many attended First Congregational Church (Tuck 2001:57). The five former employees’ interviewed, who worked for the company from the 1940s to the 1990s, had all attended historically black colleges: Spelman, Morris Brown, or Clark College. These were prestigious and popular colleges, particularly in the early to mid 20th century. One former female employee compared and contrasted her current living environment and the Atlanta Life environment, which indirectly defined her higher-class status compared to those individuals who lived in her building (Amos 2008:2), stating:

I say being in a building like this, all these different people from all walks of life…but I don’t deal with them because we don’t have anything in common, you know. So many different types of people in a place like this. So I say, and I tell people, I say I can’t compare that when I was at the Atlanta Life all those women, 150 women or so, because we were more or less kind on the same level, had something in common.

When I asked Ms. Amos what she meant by same level, she replied, “education and character.” She recalled how she and other women workers went to the same type of schools; educated from Spelman, Morris Brown, and Clark. She added, “There at Atlanta Life people were on the same level… kind of compare this…kind of getting to me like the projects what the projects feels like, people from everywhere. Just because I live in
the building with them, you know you gonna’ speak, but I’m not going to associate with them, cause we don’t have anything in common, like we did at the Atlanta Life.”

Ms. Amos equated her current living environment to living in the projects, and she did not belong. She appeared to yearn for her past times surrounded by members of her own class, Atlanta Life employees. Although women did not earn much income, their employment at Atlanta Life and education, enabled them to move upward in class and separate themselves from the masses. Not all current female employees were educated through the AU Center. However, they had some form of educational training in business and/or insurance.

Class resonated with Atlanta Life social organizations as well. I asked current employee Oscar Anderson if he remembers the Atlanta Life Choral Ensemble. The ensemble consisted of mostly women who sang at the funerals of employees, programs and other Atlanta Life and community events. Mr. Anderson laughed and said (2008:5), “I stayed there for about two minutes.” Our conversation continued, jokingly,

*Alisha: You were in the Choir?*

Mr. Anderson: *The Atlanta Life Ensemble (says properly)*

*Alisha: Ensemble*

Mr. Anderson: *The Ensemble (says properly in an English accent and laughs)*

*Alisha: Why did you get out the choir?*

Mr. Anderson: *That wasn’t my thing. That wasn’t my cup of tea.*

Mr. Anderson’s use of a “proper,” English accent describing the ensemble insinuates a form of prestige among a group even within the company. Even his correcting me when I used the word “choir” indicates the proper use of language about the ensemble; illustrating a certain air about the group, its exclusiveness, and even private, excluding those who did not have the proper “voice” or class.
According to Yelvington, class is defined (Yelvington 1995:32) as “an identity based on a cultural understanding of one’s capital resources and the mode of closure one habitually employs within the objective structure provided by capitalism as totalizing cultural system.” Yelvington examines class in connection to ideas of closure (1995:29); it is the process by which social collectivities seek to maximize rewards by restricting access to resources and opportunities to a limited scale of individuals. Exclusion results in lack of resources, based upon ethnicity and gender. Class is used to cover up racism which can also involve, for example personal conduct and manners (Yelvington 1995). Here we see the involvement of social and cultural capital. Issues of class and gender arise. There is a “kind of people,” and a “kind of labor” (1995:38), established historically and contemporarily, that correlates with what the author describes how owners impose their own definitions of social identities of groups (1995:39), therefore reinforcing conflicts and separations between who is acceptable or not in society. (See Jackson and Burns’ discussion on caste and class in relation to race of the Kingsley Plantation, 2006). For leaders, wealthy owners, and officers of the company, class income differences were hidden underneath their blackness, concealed through their commonalities; a shared identity and struggle with the impoverished masses. However, the impoverished Black community remained impoverished despite the presence, role, and impact of Atlanta Life within the community.

**Black Elite: Role Models?**

The wealthy owners’ role can be related to what William Julius Wilson’s book “The Truly Disadvantaged” (1987), describing owners as the “role models” of the black community, representing the rock and stability of the community. However, critical
analysis reveals the reality of wealthy owners, representing what Brett Williams illustrates in her chapter “The Great Family of Fraud of Postwar America,” how family values depend upon the era of the “Golden age” for American families (1999:69). She demonstrates through examples of African Americans and whites during the postwar America, the complexity in both groups. The middle class promoted delusional values as a standard and ignored the diversity and heterogeneity in African Americans, and silenced dysfunction in the white American family. This idea of the 1950s’ delusional values, are described by Williams (1999:75) who states, “Women and men married, worked, went to church, and taught their children to obey the proper authorities. Poor people looked to wealthier people for models of how to live one’s life as living proof that racism was no obstacle to personal pride and professional success.” Wilson’s “role model” concept consists of the “early years, where the black middle and working classes were confined by restrictive covenants to communities also inhabited by the lower classes…their very presence provided stability to inner-city neighborhoods, reinforced, and perpetuated mainstream patterns of norms and behaviors. (Wilson 1987:7) Wilson found that the real problem with the poor is that they lost role models leaving the poor without model obedience, marriage, and self-esteem. However, Williams (1999:75) challenges this idea that excludes the possibility of the diversity of these neighborhoods, “offering a generic version to capture the social life is segregated cities all over America. Williams also argues that Wilson’s concept rests on no historical or ethnographic foundation. Therefore, this idea of “Black flight” where middle class blacks left poor blacks to fend for themselves has no major basis for argument.
Although impoverished masses were fully aware of their place in the community as well as the differences between their place and wealthy businesses owners, the masses took their position and played their role in the larger capitalistic society; for what choice did they have? However, the wealthy owners of Atlanta Life took on the role of fighters for equal and civil rights for the impoverished masses, in the Civil Rights movement and providing assistance in the community.

Wealthy owners themselves to some degree could relate to the impoverished masses; they shared the goal of eliminating discrimination that would end the monopoly, since the wealthy owners did not have full access to the larger capitalist society, nor did they have equal rights fully. They still had to live in black neighborhoods, face discrimination outside the black community, with limited power to some extent, only to the black community. Therefore, physical space bounded wealthy owners due to segregation laws, and economic space bounded them globally, which helped diminish the reflection of the differences between wealthy owners and impoverished masses. There is an illusion of an equal playing field. However, some employees experienced some aspects of the privileges of working for the company, i.e. no competition with whites, opportunity to grow and develop skills, safe work environment, and family-like solidarity. In addition, Atlanta Life’s attraction and popularity related to the fact that all members of the African American community could acquire simple nickel and dime policies. Atlanta Life provided insurance for everyone, whether poor, working class, or black elite.

Jackson’s (2009) interview with Dr. Johnnetta Cole, anthropologist, Kingsley descendant, and daughter Afro-American Life Insurance founder, A.L. Lewis, highlights
unique examples of dynamic and multiple constructions of identity and experiences of place (Jackson 2009:23-24), in the face of race and class. Jackson states, “The experiences of Kingsley descendents highlight the conflation of race and class which often occurred in the face of legalized segregation in America for African Americans. This was because anyone racialized as black, or labeled as non-white, was subjected to the same physical and social segregated place restrictions regardless of wealth or class.”

Cole’s father owned American Beach, an African American beach on the east coast of Jacksonville, FL, where many African American middle class owned homes. For many years, this beach resort community served as the hub of recreation and entertainment for families and civic and social organizations (Jackson 2009). However, in the interview, Cole tells Jackson (2009:24), “While A.L. Lewis in his wisdom and with his wealth had made sure that that beach was available, not just for his family, not just for the Afro, I mean people now live in Virginia, in North Carolina who remember coming to that beach. But everybody knew that we were on that beach and could not be on the other beaches.” In this case, and many others, the African American middle class and business owners through the U.S. still were confined to same space with other Blacks.

**No Negative Words**

“Atlanta Life was a wonderful company. I enjoyed the work so much, oh I really did. It was a wonderful place to work. I really enjoyed it” (Evelyn Amos 2008). This comment made by former employee Evelyn Amos was the sentiments of many informants, particular former employees, about their experiences with Atlanta Life. Former employees were far more open to discuss challenges and/or conflicts within the company, but not extensively. When I asked former employees about the challenges or
issues during their employment, employees would refer to changes or present leadership within the company, but not any problems occurring, for instance, with other employees or officers, working conditions, or daily work-related issues. Current employees were leery of discussing certain topics challenges, differences, and thoughts regarding leadership and changes within the company. Current employees seemed to discuss “On-the-surface” issues making “safe” and positive comments about the company. Current employees would hesitate before answering a question related to challenges, with some employees requesting that I turn off the tape recorder, and then share limited amount of information. This probably was due to possibly fear of being reprimanded by the company.

Every “family” has its problems. However, based on the interviews, employees did not share or reveal many “family secrets.” Former employees’ reminiscence about life during segregation and the Jim Crow period, revealing an interpretation of a “rosy” vision of the past. The idea that “things are not like they used to be,” assumes that the past personified a perfect environment and a sense of comfort with African Americans’ issues and community. “As Ms. Helen Franklin (2008) states, “Atlanta Life introduced you to a lot of things that you weren’t aware of. You have to get along and be friendly when you worked there….You talked about Atlanta Life yourself, and that would make other people interested….you never said anything bad about it…because they were a good company to work for.”

Employees’ refusal to say anything “bad” about the company or “air dirty laundry” is not foreign to the African American community. Bill Cosby’s airing the dirty laundry of poor Blacks in America was praised by some white Americans, and
considered bravery by some “black constituencies” (Dyson 2005: xiii), supporting Cosby who expressed what they were not willing to blurt out loud. Michael Eric Dyson’s critique presented Cosby’s failure to recognize the “habits and behaviors of other black communities” which were “spared public hashing” (2005:37). In this regard, revealing or exposing any negative aspects of Atlanta Life employees, who represented “white collar” workers, the black elite, the “respected” class in the community, and the “role models” of the community, would be unthinkable.

The taboo of employees “airing dirty laundry” of themselves and their employers results in self-censoring to prevent exposing the practices of the black community. This self-censoring could also simply be a loyalty and pride of the company, obtaining a “good” job at a prestigious company, outweighing its negative experiences. Cole and Sheftall’s (2003), “Gender Talk: The Struggle for Women’s Equality in African American Communities,” examine the Black community’s “negative responses in airing dirty racial linen.” In a section of the book, the authors analyze the differences between Black women and Black men, arguing why there is not attack on white media, taking responsibility for the popularity of certain books that slander and damage the Black community (2003:xxxi). Their examination reflects the ideal of “secrets” and lack of “disclosure” by the Black community, particularly examining gender issues using examples like Anita Hill’s accusations against Judge Clarence Thomas of sexual harassment, and the “issue of race loyalty” becoming a “prominent feature of ensuing public discourse” (2003:73). Paula Giddings also uses the Anita Hill example, describing the difference between race loyalty and race solidarity in her chapter of “The Last Taboo,” (1995:414), stating, “solidarity so often requires suppressing information about
any African American of standing regardless of their political views or character flaws…” When those flaws are sexist, “solidarity can be especially destructive to the community.” What makes the exposure what Giddings calls “inappropriate” to many people is that “a black woman’s commitment to a gender issue superseded what was largely perceived as racial solidarity” (1995:414). This can be related to the female employees who shared a limited amount of experiences regarding gender issues at the company.

Giddings uses Darlene Hines’ description of the “culture of dissemblance” (1995::432), where “behaviors and attitudes of black women that created the appearance of openness and disclosure but actually shielded the inner lives and selves from their oppressors” (1994:37). Overall, all African Americans have experienced enough negative attention, enough flawed and inaccurate images of Black people. Therefore, why would Atlanta Life employees, particularly during segregation, reveal a negative view of a people or group who historically have been subjugated and portrayed by whites in such demeaning, discriminatory, dehumanizing, and distorted ways? Thus, it is necessary to consider how individuals talk about experiences and how they construct history.

Many former employees referred to the company as “the Atlanta Life,” as if the firm was an “economic entity” (Ingham and Feldman 1994:325), as monumental, with a sense of honor and sacredness. The importance for African Americans to communicate loyalty and romanticizing the company and the black community resonated with former Atlanta Life employees, loyal to the business. In any institution, there are always challenges. These challenges at the company did not compare to the beauty of working for your “own” people. However, from interviews, whether said or unsaid, I acquired
contradictions that counteract the romantic “like a family” persona through stories about low pay, poor leadership, betrayal, disconnect to community and customers, discriminatory hiring practices, complaints regarding poor choices of initiating changes within the company and older employees not wanting to share training and experiences with the new employees.

Desegregation?: The Changes and Possible Decline of the Company, its Multiple Functions, and the African American Community

It is an assumption that desegregation contributed to the decline of the company, its multiple functions, and the African American community. However, according to interviews of former and current employees, there were multiple reasons for the company’s decline other than desegregation. In this section, I reveal many informants’ ideas to explain the decline, or as some who state the “downfall” of Atlanta Life, from outdated leadership practices, abandoning past leadership practices, moving into the new building, downsizing, hiring outside leadership, to simply getting rid of Atlanta Life social activities and organizations. I reveal the company changes throughout the years, and the critiques and challenges of and by employees, and Atlanta Life policy owners.

Even though there was some competition with white companies after segregation, desegregation enabled blacks to conduct business outside of the Black community, and middle class blacks to move out of the bound neighborhoods and live in different areas. Many black businesses were affected by desegregation laws. In former employee Lyons’ (2007) discussion about desegregation and Atlanta, stating that the unintended consequences of desegregation:

…had little to do with what happened to Atlanta Life… there are a lot of other businesses and institutions that were harmed greater because of the unintended
consequences of integration than Atlanta Life…. we weren’t bargaining to close all the black restaurants or don’t have them… We weren’t suggesting that…a lot of people talk to us say we don’t go to those places anymore, we go to the other place, you know, majority places…or we don’t we don’t do business with these other institutions because now we can do it with the majority company. That was not intended, not the way it was intended to be. That was unintended consequences of integration. I don’t think Atlanta Life was not, I wouldn’t say not affected at all, but certainly not to the extent that a lot of other businesses were ended by, or negatively impacted by.

As Lyons suggested, Atlanta Life remained a power source, economically, socially, and in the African American community, flourishing. Helen Franklin’s experience echoes with Lyons. According to Ms. Franklin (2008), she did not see any changes due to the employees’ closeness, stating, “All of us were black, and so we just continued to do things that they had always done… No major changes Atlanta Life was always liberal anyway.” Another former employee, Evonne Night (2007) created a picture and reminisced about Sweet Auburn Avenue, the hub of black businesses, recalling her times at the famous night club, the Royal Peacock, and R&B singers on the street during segregation, stating:

You look down the street and James Brown walking down the street. …. Aretha Franklin living right over there, cause she’s entertaining at the Peacock. Then you might see Jackie Wilson, you’ll see the Supremes staying at the Royal hotel down the street. You walk down the street at lunchtime it was filled with black business people…. B. B. Beamer’s restaurant, that’s where all of the entertainers would come when they’re here and sit down and have lunch and you might go in there and see Aretha Franklin, you might see the Supremes, you might see the Temptations.

Ms. Night (2007) recalls the losses of Auburn Avenue, resulting from desegregation stating. “When they integrated, then these places closed down, and blacks are so anxious to go to the white clubs, until they lost business. Peacock just closed, they start…opening up a civic center and places like that and the entertainers began to make fifty times more
than what they were making…So we lost a lot.” This romantic version of segregation reflects many of the interviewees.

Although desegregation contributed to the decline of the black business district, based on interviews of former and current employees, the change in leadership occurred during the early 1990s, hiring executives and officers from outside of the company contributed to major changes. According to former employees, this in turn changed the dynamics of the relationships between wealthy owners, Atlanta Life employees, and the community.

**New Leadership vs. Old Leadership**

There were many criticisms, particularly by employees who worked for the company during between the 1940s and 1970s, regarding new leadership, those who were employed from outside the company or who never worked for Atlanta Life. Many faulted the company for abandoning the old ways, history, and leadership practices, (Lyons 2007). Lyons stated, “It’s not the same thing that a lot of persons spent their lives helping to build not to steal...it doesn’t mean things don’t change … we had a core philosophy that I think the company eventually abandoned which was part of the downfall…we got away from the philosophy that began this institution and carried it for a certain number of years.” Lyons agreed that the company should not still sell nickel and dime policies like they did in the twenties and thirties, collecting from them weekly at their home; he believed that change has to be manageable.

Current employee Elaine Robinson who’s been with the company for over thirty years, shares this same view of new leadership’s lack of the understanding company’s history as well as the company’s improper management of change. She believed that
executives came into the company not understanding what made the company. Robinson (2008) states:

I’m not saying that the changes were not necessary, but I’m just saying sometimes you have to understand why things were done…being done a certain way before you can come in and make changes for the best.” “You got to understand what it’s all about. Listen to the people you are telling you want to make the changes. Cause they can sometime help you to better make the changes.

She felt that in order to survive Atlanta Life had to make changes in order to be competitive. However, executives did not realize that they needed to make changes a little slower than they did. She argued that the executives made continuous changes in short amounts of time (Robinson 2008). The changes occurred too quickly and leadership handled the changes improperly. Therefore, the change was not the problem, it was the way leadership executed the change; it was not the best way to handle the change (Robinson 2008). New executives lacked connections with people; employees and policy owners (Robinson 2008).

However, David Osborne felt like “stale leadership,” reproducing the same leadership from the 1960s caused the decline. He also believes that the company brought in non-insurance, imitating “what the corporate people do.” Osborne (2007) continues, “They tried, they made it an investment, they went out of the core market …and now it’s more or less an investment company... wrong decision. This was our livelihood, and I still love Atlanta Life, but …things are not the same. And really, you don’t know what they are doing. They’re not Atlanta Life, they have no employees, not really, you know. So it’s not serving the same function.” Osborne blamed leadership for their use in similar techniques from the past to run the company, yet at the same time, the hiring of leaders not connected to insurance.
I expected employees to share the horror stories of the consequences of desegregation in the company. Instead, I found the gradual change of leadership, types of services, and the company changing its strong connection to the community. Overall, many of the employees were disappointed in the path of the company, losing its connection with the history and legacy of Alonzo Herndon, the community, sense of value and worth and social roles within. The “Atlanta Life” family relationships changed, with a disruption in the family, disconnecting to the Atlanta Life source. As Helen Franklin shares, “To businesses you would say that they have advanced, but as far as relationships, it will never be same.” Now everybody is trying to get to the top, they will push you out of the way, they don’t help you along, like it was when I was there, people would try to help...” (2008). Ms. Franklin is indicating that the new type of employee functions within the company individually, abandoning the practices of solidarity and group success.

Atlanta Life policy owner Edith Linton experienced changes in the procedure of her policy and bill, from receiving a signature from an agent validating her payment, to an electronic bill through a mediator service. Due to technological changes, the company changed the way they conduct business (Linton 2008). She argues that through automation, facts and figures, you take out “humanity.” There was a personal and professional relationship in the past, today it’s less personal and not in touch, stating, “They want my bank account, but they could have had my mind.” She would prefer the company send something that lets her know that the company exists.

By the mid-1990s, many of Atlanta Life social organizations ended. By 1993, the Choral Ensemble no longer operated (Sutton 2008), however the company still had a basketball team. Today the company does not have as many parties as they did in the
past. Although the company still participates in the community, this connection is not as extensive as the past. Natal Day ceremonies have not been consistently celebrated in the past few years, although it was celebrated in 2008. Employees participating in Natal Day provided a sense of education about the history of Alonzo Herndon and Atlanta Life and it promoted a connection to a long legacy of African American achievement and success.

During post segregation and well into the early nineties, Atlanta Life adjusted to the many societal changes. The dynamics of the role of the company differed tremendously from the role of the company today. Atlanta Life during Jim Crow and segregation periods contended with inequalities, blatant discrimination, and injustice amongst all classes of African Americans. Therefore, the motivation of Atlanta Life officers and leaders’ position was based upon not only economic stability, but equality and freedom to participate in a capitalistic society.

Besides desegregation, new technology, and closing departments, could have also contributed to the downfall. In 1995, the company shut down its print shop, used for all the printing for all the branch offices throughout the country. There was no use for the shop when the branches closed down. However, according current employee Oscar Anderson (2008), “That was back then, but now they wish they had kept it, I mean …what people tell me… Printing is high…don’t know why they got rid of it.” This change, with intent of saving money, may not have cost the company more due to high printing cost of outside the company. Therefore, based on the downsizing of the company, branches, employees, resulted in closing an important feature of the companies’ progress and maintenance.
Throughout the existence of Atlanta Life, women were the driving force when the company incorporated computers. Although the first computer operator at the Atlanta Life was a woman, more men operated the machinery in the company (Franklin 2008). Atlanta Life representatives had to be trained at the IBM school, learning how to operate the machines. Ms. Franklin recalls this training process, which took place outside the company. She states, “It was funny how we went to school to learn how to operate the computer and we didn’t have one. It was like going to learn how to play a piano without a piano…Before Atlanta life got one; employees had to send work out to companies where computers were. Therefore, dependency of work changed to sources from the outside. What is an ironic change is the fact that the chief operator was a woman; she was sent to school for training. Within this change, technology parallels with the changing role of women in the 1980s.

Moving in a New Building

The company began to rent out office space in the building to non-Atlanta Life employees and other companies during the other changes within the company. Today the building is occupied by businesses unrelated to Atlanta Life. The other floors of the Atlanta Life building, in the past few years, had been home to service or community social oriented organizations like Jane Fonda’s G-CAPP, Georgia Campaign for Adolescents Pregnant Prevention, helping to eliminate adolescent pregnancy, 100 Black Men, People’s Agenda, Rainbow Push, IMS Management, and IBG Construction Services, profit businesses (Sutton 2008). At one time, Atlanta Life occupied all of the floors. Before the new building’s opening in 1980, employees operated in three buildings,
the print shop, the annex, and the castle, housing old Atlanta Life records. The new building was more convenient to interact with the departments, and employees did not have to go out of one building to another (Robinson 2008). For those who had not been at the company for a long time, it did not take as long to get acquainted with other people in other departments, based upon the close space, employees were able to learn about each other quicker.

**Downsizing**

Due to the decline in business, downsizing was one of the main changes that contributed to what former employee describe as the “decline” of the company. By the early 1990s, there were close to 300 employees at the home office, and approximately 500 employees including the district offices. During this time, other organizations and companies began occupying the building (Sutton 2008). The downsize left a lot of space available, and the company had to compensate for all the space available. (Thomas 2008). The decline occurred before the company changed the type of insurance and services provided. The company still had the same type of insurance services before the downsizing, with the same core business.

A series of three downsizes occurred, with the largest one in 1990. The company dispersed the customer service aspect of the company (Robinson 2008). Liberty Insurance intervened as a mediator for Atlanta Life. The company contracted Liberty insurance to operate the customer service center. Liberty took over claims, customer service, and premium accounting. In 1995, many employees left or retired; employees had to re-apply for positions. Many of the employees, who left, were considered the “core” of the company (Robinson 2008). As current employee Elaine Robinson (2008)
states, “That’s when the big drastic change really started…a lot of people who had been here for many many years, that real strong bond was gone…Some of employees did go over to the new company that they brought in to maintain, manage our customer service, and then those that stayed worked for approximately five years.”

The company began closing many of the branch offices between 1995 -1997. The home office was the only office operating. Another downsize occurred in 2002, becoming what Atlanta Life is today. In the last downsize, the Investment Advisory Company came aboard. In late 1990s, early 2000, according to current employee Elaine Robinson, the core company insurance size was hit the hardest. Employees were laid off in two major times, in 1990 and 2002 (Robinson 2008).

Robinson (2008) compares the loss of many employees and its process like losing a family member stating, “When big mama gone, and you don’t have nobody to step in big mama’s place, everything falls apart.” When the last downsize happened…it was devastating to the people that stayed and the people that left. Because we came in that morning, and they started turning people around.” According to Ms. Robinson (2008) regarding how the change affected policy owners:

When you dealing with people that don’t have a whole lot. You just can’t throw hard changes on them, and especially older people…I think we could not relate to our executives who were making these decisions that our base core people were older people…who were maintaining the majority of these policies on their family… in my opinion, the change was too dramatic…that was a lot of our downfall.

She adds, “When you lose that many tight-knit people, at one time, it does change the whole. Cause that left the majority of the people who had not been here a good ten years...” Therefore, there were many new people left to operate the company.
Although today the company still assists the community, this effort occurs on a smaller level than in the past. Today, Atlanta Financial group wants to operate and compete on larger level and to a global market, trying to make major financial and employee contributions (Edwards 2008). Current employee Carol Edwards (2008) stated:

We will be global. It is my desire that the Atlanta Life name transcend that state of this country.” There is a unique diversified group that work for this company that are very good of what they do. Some of the best in their particular fields and I can’t wait until we have the opportunity to get in front of people who may or may not look like us. That is the epitome to be sought after because of what we do.

Although the company’s direction is global, the firm began a program characterizing the traditional practices of Atlanta Life. The company began its Pre-Need program, a modernized name for paying for funeral service before needed (Edwards 2008). A unit of Atlanta Life Financial Group, new product, named MemoirSM, allows individuals and families to prearrange and pre-fund their funeral through participating funeral firms in Georgia. Pre-Need program targets African American funeral directors and firms; an “untapped” market (Edwards 2008).

Atlanta Life employee, Edwards believes that Atlanta Life’s vision today is similar to Alonzo Herndon’s vision. Edwards (2008) states, “The clientele in his barber shop. He only serviced white folks. He had to have that vision before he opened the shop. His heart was with his people, but he understood from a business perspective, he had to be open to some other things, and the same is true with us. We love who we are, but we don’t necessarily need to lead with it.” She goes on to say, “The folks who are our clients are not the same folks that were our clients even ten years ago.” It’s a different
environment. Herndon had whites only service at barbershop and it is important to understand that mind set (Edwards 2008).

Atlanta Life’s changes in clients and services, with traditional beliefs resulted in resistance and apprehension from former employees and policy owners. Changes, however, according to an executive, were necessary. Edwards (2008) describes the change and its importance, “When we stopped servicing the home business, that took, that touch point with the African American family that probably was generational, quite frankly away. And now our clients are fortune 500 companies are all institutional because of the nature of what we do…we are a genuine financial services company” (Edwards 2008).

Many former employees expressed disappointment that the company no longer conducts businesses the way they used to on many different levels. However, Edwards (2008) stated that she received calls from both former employees and long-standing policy owners, stating how proud they are of the company. The company was featured in Black Enterprise magazine in 2008. There are those that are disappointed, whom she describes as “more colorful.” It was a difficult transition. But insist that the there was a place for the history and legacy of the company, arguing:

That’s only going to take us so far. Legacy isn’t going to help us get asset management business, performance is, benchmarks…legacy is apart of who we are…how we carry ourselves, how we conduct ourselves as professionals, that speaks volumes. When they learn about the history, they’re impressed for a moment. When the decision comes down whether or not they decided to do business with Atlanta Life, that’s an extra nice thing, performance is mandatory, what sets us apart from everyone else.

According to Ms. Edwards (2008), Atlanta Life Financial Group is the only privately held African American firm that has the lines of businesses that we do in this
country. In my examination of the former employees and the changes in the company, there were major issues regarding employees’ view of new leadership and their practices. Former employees complained and criticized new leadership’s lack of understanding the legacy, as outsiders; yet Ms. Edwards believed her acceptance in the company was due to her HBCU background. This is an interesting dynamic due to the current employees’ sense of acceptance in the company. I am curious about which employees accepted her, those who still work for the company, or those who have already retired. The need to globalize appears to be the driving force of the company today. However, former employees’ idea of success did not relate to globalization. There was a different idea of success. To former employees, success meant solidarity, Black autonomy; independent of outside operation, pride, loyalty, and keeping the Herndon tradition, in an unconventional way through social capital.

Today the company represents a different plan for success, developing relationships to compete in a larger, more global market. Today the company strives for what African Americans have always wanted, an equal playing field. A field which denied many African American entrepreneurs in South leading them to an “economic detour,” restricted from participation in business on the open market (Oliver and Shapiro (2007), limited to the African American community. This type of open market, however, comes with new technology, integrated corporations, and cultural differences in language, practices, and ideas.

Employees, who experienced the changes in leadership and remained with the company, experienced many challenges during the downsizing, which they were unwilling to share in detail. It is apparent that the series of downsizing altered the
company in a dramatic way, resulting in a new type of company, providing financial services. But, how did the company get to this place, given its success leading up to the early 1990s? Are former employees correct to conclude the decline of the company was a direct result of outside leadership? Since former president Jesse Hill’s leadership, in 1992, most Atlanta Life CEOs were hired externally. It is necessary to examine how incorporating new leadership outside Atlanta Life after in the early 1990s leading up to the downsizing, may have contributed to the series of downsizing or events that affected the decline of the company. In 1991, the control of Atlanta Life Insurance Company combined assets of over $250,000,000 and the Herndon Foundation which owned 73 percent of the company, shifted to a prominent group of outside independent foundation trustees (Jet Magazine May 6, 1991). In 1995, Atlanta Life CEO Don M. Royster resigned after three years as president, to work for Life of Georgia (Jet Magazine October 30, 1995). I am not aware of his reasoning for resigning.

The company appeared to be flourishing in 1990, purchasing Pilgrim Health and Life Insurance of Augusta, GA and Chicago Metropolitan by the end of that year (Black Enterprise, Feb. 1990; Jet Magazine Dec. 17, 1990). This was the fourth acquisition in five years (Black Enterprise Feb. 1990). However, something happened to change these winning streaks of acquisitions. Leadership outside Atlanta Life refers to the company hiring presidents who did not work for the company before taking the position as CEO and board members who were not employed with Atlanta Life. However, current Atlanta Life CEO was an Atlanta Life Board member and president of Jackson’s Securities. It can be argued that historically, many of the former Atlanta Life employees and officers were hired from a previous employer not affiliated with Atlanta Life. However,
traditionally, all Atlanta Life presidents and board members, worked for the company for a number of years, before they were appointed to the positions. Therefore, these employees were “insiders.” It is clear that there were many factors that attributed to Atlanta Life changes of its fate. However, Atlanta Life survived despite all its modifications, challenges, downsizes, employee complaints, criticism, segregation, desegregation, and transformation of services, the company continues existing.
RESULTS B: CIVIL RIGHTS

ALIC’s Role in the Development of the Local Economy of the African American community: Civil Rights

Historically, Atlanta Life’s tradition characterized justice, uplift, and success of the African American community. Atlanta Life’s impact in Atlanta and the African American community resonated in subtle ways, through major contributions and financial support for the Civil Rights movement, through voter registration, hosting protest meetings, creating Civil Rights picket signs for protesters, and influencing and financing campaigns for political candidates. Atlanta Life’s contributions to Civil Rights permeate national and international history. Using archival data and interviews, this section explores the role of Maurice Pennington, Atlanta Life photographer, former president Jesse Hill, VP E.M. Martin, and President Norris Herndon during the late 1950s and early 1960s, and explores the perspectives of three Atlanta Life employees and two participants in the Civil Rights movement in the 1960s and the role of segregation.

Discrimination in Atlanta

Inspired by the February 1960 sit-ins in Greensboro, North Carolina at Woolworth where college students demanded service, Morehouse College student, and leader of the movement, Lonnie King and Charles Black, along with other students from the Atlanta University Center protested Rich’s Department store and ten other businesses that discriminated against Blacks. This was a strategic plan by the students, who represented Morehouse College, Spelman College, Clark College, Atlanta University,
Interdenominational Theological (ITC), and Morris Brown College. On March 15, 1960, the students launched a movement and protested in eleven different places simultaneously. King (2008) proudly stated, “We created a pandemonium like you wouldn’t believe in this town”.

On March 9, 1960, the students drafted a document, *An Appeal for Human Rights*; it was the only document that students drafted during the entire movement. It appeared in most of the newspapers in Atlanta, white and black, and as a paid advertisement in the Atlanta Journal Constitution. The document demanded equal rights and justice in education, housing, employment, voting, hospitals, restaurants, entertainment, and concerts.

The Atlanta Life Photographic Collection contains hundreds of photos and negatives of the civil rights protests in downtown Atlanta. The involvement of Atlanta Life in the Civil Rights arena represented a continuous link with the broad social activism of Alonzo Herndon, reflecting the social consciousness of both the enterprise and its leadership (Henderson 1990:169). As Henderson adds (1990:168) “As business people and influential citizens, they could not watch quietly from the sidelines as blacks waged a desperate struggle for freedom and equality in America. Instead, these individuals, frequently attempted to use their positions in business and in their communities to inspire economic, political, and cultural development among African-Americans” (Henderson 1990:168).

In the 1950s-60s, Atlanta Life president Norris Herndon, son of Alonzo Herndon, would many times bail protestors out of jail and other Atlanta Life executives did the same. This knowledge explains the purpose of many of the pictures in the civil rights
movement. In Carol Merritt’s interview with Maurice Pennington⁶, retired Atlanta Life photographer and artist for the Atlanta Inquirer, Pennington describes other officers, like Secretary Eugene Martin’s role in the Civil Rights Movement, stating (Herndon Home Newsletter, 2001), “Mr. Martin, who was the secretary, was responsible for bailing out youngsters… He made sure that they didn’t have to spend a lot of time in jail…Atlanta Life would bail them out. Atlanta Life was strongly supportive of that civil rights movement.”

Creation of Picket Signs

Atlanta Life promoted and presented professionalism even in the Civil Rights movement giving it a business-like appearance even in the creation of picket signs for protestors. Organizer and leader of the 1960 student movement, Lonnie King, Norris Herndon and Mr. Martin wanted him to attend a meeting (King 2008). King (2008) recalls how Mr. Martin, Vice President at the time, spoke with King and involved artist Maurice Pennington. After Mr. Herndon saw the protest on television, Mr. Martin wanted to talk to him, King states:

“Pushing this move, we need to look good, it’s Public Relations. The world’s going to be looking. They should not see the Atlanta University Center students with rag tag signs…We had the most professional looking signs, …Martin made it very clear to me when he called me that day about those signs. He was speaking for Mr. Herndon. Cause Mr. Herndon had seen our picket signs and he didn’t like the way they looked. And felt that if we were going to do this thing and it was right, (whispering), they needed to look good.

This need to “look good,” reflects past concerns about proper presentation in public, particularly proper presentation positively and professionally amongst African Americans. The maintenance and creation of picket signs by the order of Norris Herndon

⁶Interviews with former Atlanta Life employees were published in the Herndon Home Newsletter, 2001.
relates to Greenbaum’s discussion on respectability about African Americans and Afro-Cubans in her book (2002), “More than Black: Afro-Cubans in Tampa.” Respectability is an attribute defined by those in power as part of the ideological “rationale” for their own superior possessions and authority (Greenbaum 2002:22). Greenbaum (2002:85) describes Willard Gatewood’s description of respectability as values of thrift, hard work, self-restraint, refined behavior, and dress-qualities that might earn the esteem of white middle and upper classes, whose belief system validated such traits (Greenbaum 2002). “It was only through self-segregation in the black community that a full measure of respectability could be achieved” (2002:87). Therefore, even in rebellion of the “Jim Crow System,” respectability and proper presentation were important.

According to an Atlanta Life affiliate, Maurice Pennington was in charge of all of the art at Atlanta Life (King 2008). Charles Black (2008), another leader in the movement also shared his experience with Pennington role in creating the picket signs, where the company:

…allowed Mr. Pennington to do professional picket signs for us. Nice block letters printed on poster board… we probably had the best looking signs in all the movement, in the whole country (laughs), because of Maurice Pennington. … Support we got from Atlanta Life. They had the independence, of course to be able to do that, their clientele was black, you know so it was not possible or easy for them to be reprised against by the established community, cause they were a power into themselves, so they were able to provide that kind of support, as were the black churches, same kind of independence, allowed them to be supportive.

Mediators

During the movement, the ALIC hosted weekly meetings between students and black leaders and businesses owners (King 2008). King (2008) describes these meetings and its purpose, asserting that many of the business leaders wanted him to explain to the
preachers and other leaders what the students were doing. He added “We were doing something all the time and so they just wanted to know what we doing and what kind of support we needed.” There were Atlanta representatives at the meetings: Chief Actuary of Atlanta Life, Jesse Hill and other employees who had time to come to the meetings. This could also been a way to keep track of students militancy and intervene if needed.

While many black businessmen faced the dilemma of losing money to white businesses threats due to involvement in the Movement (King 2008), Atlanta Life established some form of stability and compromise, acting as mediators between students and black leaders. Jesse Hill usually represented Atlanta Life at the meetings (Black 2008). According to Black (2008), three tiers in the black community were unofficial designations:

1) Old Guard: students who were known at the time as militant.
2) Young Turks, which included Chief Actuary of Atlanta Life then president, Jesse Hill, Clarence Coleman of the Urban League; Professor of Clark Atlanta University, Clark College at the time, Carl Holman, and first black elected to state legislature, Leroy Johnson, and other men in this age range were the Hunter Street, MLK side of town.
3) Older more established individuals, ministers, and businessmen. This side of town consisted of Williams Holmes Borders, Daddy King (the father of Martin Luther King, A. T. Walden, and John Calhoun.

Students in the movement challenged the established black community in students’ efforts to fight for justice and equality. Many of the Black businessmen and leaders felt that the students made their point in the protest, it was enough protesting, and the leaders could take over (Black 2008). The established black community was “accustomed to fighting the battle with NAACP and the courts.” (Black 2008). The established men had their own ideas of what students should do: go back to class. The students did not agree with that position, continued their efforts, and had a year long boycott of downtown
Atlanta, which resulted in the desegregation of the public accommodations. However, the conflict between the students and older black leaders resulted in the establishment of a group called the Adult-Student Liaison Committee.

There are many companies today and in the past of origins of ethnicities that share closeness. Atlanta Life invested in the lives of their employees as well as their community. They knew the magnitude and impact of the company in the city and country. The company used their notoriety, wealth, and status to their advantage. Their participation in the Civil Rights Movement was involved in protests and voter registration. In the summer of 1960, Atlanta University Center students boycotted an A&P store (a white owned grocery store). However, one black business owner contacted the leader of the boycott to call off the boycott. The business owner had a very expensive ad with the store. A&P owners threatened to pull the business owner’s ad if he didn’t stop the boycott. The students continued the boycott and A&P cancelled the ad (King 2008). Some black business owners ran the risk of losing ads or their businesses, however, Atlanta Life was so established, their sense of security led them to become mediators (King 2008)

Atlanta Life employees also participated in the protests. Former Atlanta Life employee, Evelyn Amos (2008), who worked for Atlanta Life from 1947 to the 1990s, describes her experience picketing in downtown Atlanta in front of Rich’s department store. Ms. Amos states, “I went a whole month there. I was kind of nervous; you know I said to myself, I hope these white people don’t bother me.” Some Atlanta Life clerks picketed. If employees were arrested, the company would bail them out; non-employees,
were bailed out of jail as well (Franklin 2008). Evelyn Amos (2008) recalls why she decided to protest stating:

I just thought nothing about it...cause Martin Luther King, well his sister, Christine; we were in the same class from elementary school to Lab High. ML, we called him ML was younger of course...his sister called him ML, everybody else called him that. When they started the civil rights movement, well you know naturally I was interested for two reasons... being black and for the fact that... I knew him...so I wanted to be involved for those two reasons...

Motives: Sacrifice vs. Incentives

Atlanta Life leaders supported the African American community, yet accumulated wealth at the same time. These dual acts could have been normal to black business, particularly during the Civil Rights Movement. It is difficult to determine the amount of tension Atlanta Life leaders and officers contended with in the review of the contradiction of uplift and economic growth. For them, economic growth and uplift of the African American community may not have been viewed as a contradiction at all. The company did contribute to the racial solidarity in Atlanta through participating in the Civil Rights movement. The company’s involvement put them in the forefront, socially and economically. The company used its resources: advertising, public relations, connections, success, and wealth to take on injustices head on. This publicity also could have encouraged or influenced the African American community to obtain insurance from Atlanta Life; it could have been a great advertising tool.

On one hand, the company followed the tradition and legacy of Alonzo Herndon’s uplift and racial equality, yet they also followed the business tradition to accumulate wealth. The lines are blurry determining economic, social, and/or conscious motives in the fight for social justice and equality during this period. The values and structure of the
firm reflected these issues perfectly. Alonzo Herndon’s life and legacy epitomized these values. As one of the nine men in the Niagara Movement in July 1905, which resulted in the creation on the NAACP (Merritt 2004), the first organized effort of African Americans to demand full citizenship (Merritt 2004:73), Alonzo Herndon, understood the importance of the uplift of Black people. However, Alonzo Herndon was also a businessman. As Kimbro and Hill reveal in their book “Think and Grow Rich: A Black Choice” (1992:61) about Herndon’s’ view on making money, stating, “Even in the later years, he (Herndon) refused to apologize for his copious taste, ‘America is a capitalistic country, and I am a capitalist’, he told those close to him.” Atlanta Life functioned in a capitalistic society; they were a part of the American economic system. The company maneuvered through this system, benefitting economically by the African American community. One of Atlanta Life’s missions was to uplift the African American community; however, their goal as a company was to increase business financially. Therefore, there is a question of incentives vs. sacrifice behind this uplift. Was ALIC’s altruism a genuine strategy to strengthen the black community or were there motives behind this in order for the ALIC to establish more wealth and power for themselves as a company?

There may not have been motives of uplift to establish wealth and power, for African American businesses derived from a more communal form of organization and gradually changed to a more capitalistic characteristic (Greenbaum 1991). In Greenbaum’s (1991:104) article on comparing African American and Euro-American Mutual Aid Societies, she states, “Black mutual benefit societies by the turn of the century were becoming increasingly entrepreneurial, with a declining emphasis on fraternalism and ritual.” The insurance business of Atlanta Life, which originated as a
mutual aid society, “played a vital role in capitalizing the development of businesses and homeownership in Black communities.” Atlanta Life’s expansion and economic growth could have also contributed to the company’s direction. This growth changed the traditional overlaps between “family, residential, and occupational ties.” According to Greenbaum (1991: 99), “The larger the group, the greater potential for converting this combination into an important source of collective capital. However, increasing size inevitably attenuated intimacy and growth in scale conditioned hierarchal structures.”

Poet and ethnographer Sterling Brown’s documentation of African Americans’ experiences in the south during the 1940s, are described in Tidwell and Sanders’ book, “Sterling A. Brown’s: A Negro Looks at the South” (2007: 171). Brown’s interview with insurance executive E. M. Martin, secretary of Atlanta Life, Martin describes the reasoning for promoting and exhibiting the motion picture “The Parade of Negro Progress,” by Atlanta Life Insurance Company, highlighting “Negro life” such as the Negro hospital in St. Louis, a commencement at Atlanta University and the celebration at Daytona Cookman Institute (now Bethune-Cookman University) during Mrs. Eleanor Roosevelt’s visit for Dr. Mary McLeod Bethune’s anniversary (Tidwell and Sanders 2007:171). The machinery for the film belonged to the company and a photographer was employed for the filming and showing (Tidwell and Sanders 2007). From Brown’s interview with Martin, Brown describes Martin’s motivation for the film stating, “Martin candidly admitted that the primary object of the film was to make money, but in a clean honest way, he said, ‘to build friendships, and to show others what we’re doing’…Martin believes the film to be worth thousands of dollars of advertisement to the businesses and colleges pictured, but he settles for good will to the company.” (Tidwell and Sanders 2007: 171).
2007:171). Did these acts of kindness towards the community serve as a cushion or back up if confronted with accusations of a “profit-only” business?

This idea of “profiting, hidden behind uplift,” mirrors what Weems (2002:405) describes as the “black businessman as “villain” thesis, a school of thought which is a similar critique to Abram Harris’ ideas in his book “The Negro As Capitalist,” (1936) describing the idea where black-owned businesses exploited lower class black consumers (Weems 2002:406). Harris argues (1936:50), that black middle class businesses owners promoted racial pride and unity as a cover-up to gain black support for middle class-controlled businesses. However, Weems disputes this and (2002:407) argues “If Harris’s assertions contained an element of truth, it appears the majority of African American enterprises during this period where either single proprietorship or tenuous partnerships and corporations.” In addition Weems also describes Ralph Bunche’s support of this “black villain” theory that argues that (2002) despite black businessmen appeal to race and pride and loyalty, the black businessman is not, “distinguished by his civic-mindedness, his efforts and sacrifices on behalf of his group.” Did the company’s altruism lead to lost income for social gain and trust of the African American community? Did the company lose income in assisting community?

**Contradictions: Civil Rights, Jim Crow, and Herndon Barbershop**

The company’s participation in the Civil Rights Movement called into question traditional practices and laws surrounding one of the Herndon Barbershops. In November 1965, members of the Southern Christian Leadership Council protested the Herndon Barber Shop for only serving whites. The protestors sat in all the chairs at the shoe shine stand in the shop and refused to leave until they were served. The protestors soon left
when the barbers refused to serve them and the shop closed for the day (Atlanta Daily World 1965). The shop’s owner reminded the protestors that the Civil Rights Act of 1964 excluded barbershops that are not located in hotels or other places of public accommodations. When one of the protestors asked why Blacks could not receive any haircuts, the barber replied that he did not know how to cut “that nasty, kinky stuff.” However, a few days after the incident Blacks were able to get their hair cut, with the stipulation that not too many Blacks come at one time (Britton, 1965).

The irony in all this is that Alonzo Herndon owned, designed, and ran this barbershop. Although at some point, Norris Herndon sold the shop to the barbers, the shop’s history of “whites only” continued until 1965. Martin Luther King, leader of the SCLC received money from Atlanta Life, and Atlanta Life contributed thousands of dollars toward the civil rights movement, yet the barbers at Herndon Barbershop, the original trade of the founder of Atlanta Life, refused to support and serve Black customers. What would have Alonzo Herndon done if he were alive during this time? It is uncertain whether Atlanta Life officers fought to integrate the one business, which they could have easily influenced to integrate. This calls for further examination of class, particularly exploring ideas surrounding “kinky hair. “ High society services by Blacks excluded Blacks and their hair, viewing black hair as bad, unmanageable, and nasty. These same black barbers were excluding and criticizing themselves. One has to question if money motivated these actions or barbers were protecting their up scaled, whitened image of Herndon Barbershop, preserving the tradition to the “best service.”

Although Alonzo Herndon capitalized on Jim Crow laws through his barbershops, his insurance company capitalized on Black customers, keeping the two very separate.
This had to be a dilemma for Atlanta Life officers, including Alonzo’s son Norris, during the height of the Civil Rights movement. It could have been embarrassing for the company in 1965 to face the challenges of the shop of the man who promoted the economic stability and rights for Black people. However, Alonzo Herndon was not a man in the forefront for fighting for equality. He let his money talk, promoting Black economic autonomy, and self-sufficiency. His son followed a similar path, quietly supporting the African American community economically, providing financial assistance in the Civil Rights Movement, and supporting other organizations and their causes. This protest challenges racial and social solidarity of the African American community.

**Political Campaigns and Atlanta Life**

Atlanta Life supported the political campaign of former Mayor, the late Maynard Jackson. Elected in 1973, Atlanta’s first African American mayor, winning over 85% of the city’s Black vote (Tuck 2001), changed the face of the city and helped provide opportunities for Blacks. As current Vice Mayor at the time, and grandson of cofounder of the Atlanta’s Voters League, John Wesley Dobbs, Maynard Jackson had personal ties to the elder generation ((Kruse 2005:236). Jackson demonstrated that it was time for Blacks to reach for the city’s highest office (Kruse 2005: 236). He was committed to redirecting economic development to the south metro area and he was determined to use newly enacted affirmative action programs to gain construction of jobs for black firms and a large portion of airport jobs for other blacks (Keating 2001: 25). Atlanta Life was the main source for Mayor Maynard Jackson’s induction into office. Within the same year of Maynard Jackson’s election in 1973, Jesse Hill became Atlanta Life’s third
president. Hill became Jackson’s campaign manager (Harmon 1996). Evonne Night (2008) describes Atlanta Life’s role in voter registration and the mayoral campaign in the late 60s early 70s, “But when Maynard Jackson in 1973…was elected, it just shocked the nation…We put him in office…. Jesse Hill was his campaign manager… So anything that Maynard Jackson needed, it came through this company…. Jesse Hill was able to do just whatever Maynard Jackson needed to help him cause we needed a leader out there.”

Atlanta Life Insurance insisted that all their employees register to vote. Atlanta Life also printed voter registration materials at minimal cost (Tuck 2001:62), promoting autonomy, and independence, providing more power. Jackson remained in office until 1981, when he was succeeded by Andrew Young, the same year that Atlanta first had a Black majority city council. Jackson’s victory also reinforced black middle class involvement in the city’s business and social affairs. Jesse Hill became the first black officer at the Atlanta Chamber of Commerce and even served a term as president at the end of the decade (Tuck 2001:223).

**Community Involvement**

For years, Atlanta Life has given donations to NAACP, Urban League, SCLC, and the Butler Street YMCA (Carol Edwards 2008). The Butler Street YMCA was not very far from the Atlanta Life Building, just like many other organizations, therefore Atlanta Life’s community involvement and connections to organizations were no surprise.

This involvement extended to employees’ children. Helen Franklin’s son wanted to attend Georgia Tech; however, he had to take a college entrance exam. Jesse Hill, president and board member at that time, offered to help and got someone to tutor Ms. Franklin’s son. “Mr. Hill would do things like offering and do things like that for others.
The company would help anybody the same way. They were always doing something. Atlanta Life was a big part of the community,” (2008) she stated.

Lonnie King, who’s known about Atlanta Life since 1945, and did not live far from the YMCA, (2008:3) states, “There’s no way you can be in the black community in Atlanta and not know about Atlanta Life… and the Herndon family.” This community involvement still exists today. In 2006, Atlanta Life Financial Group established the Alonzo F. Herndon Scholarship through 100 Black Men7 of Atlanta’s Project Success (Atlanta Life News October 2, 2006) For Atlanta’s Gospel Choice awards, Atlanta Life Financial group put together a CD to work out a deal for the awards that would enable artists to perform on stage (Edwards 2008). The Financial Group still has a connection with Herndon Elementary, assisting the school in building a playground (Edwards 2008).

**Campaign today – Atlanta Life Contribution**

The Atlanta Life Financial Group played a role in contributing to the 2008 presidential campaign. The company assisted and supported the political aspirations of others and African American communities. Civil Rights Activist King, states, “The people who are carrying the legacy of Atlanta Life now in my view are still true to the original intent and mission, and hopes of Mr. Herndon and Mr. Martin. By this I mean I formed a coalition, called a Coalition for New Georgia, which included 1000 black churches in the state of GA.” King and his team’s goal were to register 100,000 black registered voters in time for the November election. Every Sunday preachers preach about registering, and his group supplied churches registration forms, registering almost 200,000 in 2008. The first major contribution to Coalition came from Atlanta Life (King

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7 100 Black Men of America was founded in 1963 to meet to explore ways of improving conditions in African American community.
2008). “The legacy still exists today. They do it behind the scenes; people don’t know it’s going on…it’s the invisible hand of Atlanta Life,” stated King.

Atlanta Life’s wealth went beyond the African American community. Although the company’s customers were mostly Black, their wealth exceeded many white companies. From some employees’ and Atlanta residents’ view, Atlanta Life acquired the ability to compete with top white businesses. Herndon descendant and former chairman of the board, Oliver Nelson (2008) states:

We created a company that was able to match its own with other companies in the United States. The Atlanta Life was an outstanding insurance company. We insured people all over the country. I mean we are mostly in the southeastern part of the country; but had become an outstanding individual as a company. And that was reflecting one thing, that black folks got as much sense as white folks.

Lonnie King (2008) also discussed the power of Atlanta Life and company leaders’ different roles, “People like E. M. Martin… was the most powerful next to Mr. Herndon, black man in town, in the business world. Martin had a lot of influence. He ran a hundred billion dollar institution in the black community. White folks didn’t have that kind of money.”

**Segregation: Strengthening the Relationship between ALIC and the African American community and its Economic development**

African Americans faced a unique dilemma of black business contending with Jim Crow laws. This economic segregation in which John Sibley Butler describes as an “economic detour” (1991:144; Stuart 1970) is what makes the African American experience unique. Segregation posted many negative aspects: 1) Preventing blacks, particularly businessmen and women to compete in a larger market (Oliver and Shapiro 2007:103), restricting them to their own group or servicing whites only, limiting
economic success on a larger scale; 2) Limiting black consumers to purchase goods and acquire insurance in a larger market, preventing business in a larger market. Despite this, African Americans developed businesses by any means available. Therefore, Atlanta Life thrived on the crest of segregation (Merritt 2002:84), strengthening the relationships between the company and the community, and economic development.

For Alonzo Herndon, his accumulation of wealth, paying the $5000 Georgia Law tax to maintain the insurance company, came through the lines of segregation. As former Atlanta Life employee Oliver Nelson (2008) states, “Mr. Herndon made his money in segregation; opened a barber shop on Peachtree Street. That’s where he made his money; the money that enabled him to open up the Atlanta Life Insurance Company to start it…” Mr. Nelson (2008:4) adds, “Cause when they started, think how the black companies grew so Mr. Herndon started Atlanta Life from barbershop money from white people; he made a whole lot of money.” Therefore, it was through segregation, the benefits of “white” money that Herndon was able to start or maintain the company. This was the reality of most African American businesses during Jim Crow.

Segregation also enabled black businessmen to accumulate more wealth from the Black community, resulting in more class differences enabling a larger gap in the Black community, contributing to the continuance of poverty of the larger African American community. Segregation enabled blacks to carve out social spaces within which alternative visions of society and community could thrive (Glenn 2002: 127). In these spaces, blacks built an oppositional culture, one that emphasized collectivist values, mutuality, and fellowships (Glenn 2007:127); it placed company leaders in a position to uplift the community, while black business owners at the same time could accumulate
wealth. Segregation served as a function to benefit wealthy owners of the company, but not necessarily for all of the African American community. In this position, questions then arise: Was it black businessmen’s fault for this position to be responsible for the entire black impoverished masses? Or was it the larger white society’s fault? Were black businesses owners, like Atlanta Life, simply responding to the circumstances given to them, or was the Company exploiting individuals from their own groups?

It was inevitable for strong relationships to develop between ALIC and the African American community. Segregation forced people together. Within this space, the company provided a service for the community, resources, and racial uplift. Whether these relationships were harmonious or not, segregation connected the business and the community. ALIC’s economic development was founded on the lines of segregation occurring through obtaining all black clientele. For Atlanta Life segregation was the impetus that strengthened the relationships, by what Edward Lyons (2007) called default; stating, “You know in the thirties, and forties, and fifties, a lot of black people did business with Atlanta Life because they were not courted by the majority companies. And so as a result to some extent by default we got a lot of these clients.” Lyons compared the company to restaurants during segregation in the fifties, arguing that blacks could not go to ‘Ruth’s Steakhouse,’ so instead, blacks went to ‘Mom’s Kitchen,’ and by default if a person of color wanted to eat, he or she was limited. Atlanta Life obtained black customers because they could not go anywhere else, strengthening relationships because Atlanta Life did not have to compete with white businesses; it was automatic to have business for black customers. (See Jackson’s interview with J. Cole on American Beach 2009; and additional Jackson articles 2005, 2006).
Segregation also provided qualified Blacks with white collar jobs. Former employee Harriet Adams (2008) argued that she tried to get a job, every time, and the job that she would apply for, she could not get it. Ms. Adams states, “I was so glad to get a black company that was hiring people…you went to these white companies they wasn’t hiring any blacks and then the other jobs that you would go to, they’ll tell you that you overqualified for those jobs but you couldn’t get the ones that you were qualified for.” Therefore, segregation strengthened relationships for employees in economic development. Lastly, segregation enabled the company to see about the community’s needs in a way that larger society or whites would not provide.

From employees picketing, creating and providing money for picketing signs, bailing protestors out of jail, assisting in registering people to vote, to mediating between student protestors and Black businessmen, Atlanta Life Insurance Company established themselves as key figures and financial supporters within the Civil Rights movement.
RESULTS C: THE HERNDON HOME MUSEUM

I first learned about the Herndon Home Museum through the yellow pages. I was looking for a job. I had previous museum experience, and I figured I could easily get a job as a tour guide. Alonzo Herndon and his story were unknown to me. Why hadn’t I heard about this man’s life and history? As I learned of Mr. Herndon’s dream, success, and legacy and witnessing first hand the possibly of it being lost, his life brought more value and meaning to me as well as a fear of future generations never knowing about it. I actually worked for the museum twice; once as a tour guide, struggling to make ends meet during graduate school. I soon had to quit, for classes, an assistantship, and an outside job, took its toll. I eventually re-applied for the job after graduation as an archival assistant to work on the “Preserving a Business Legacy” grant. In the process of sorting through the images to develop the Atlanta Life Photographic Collection, I knew that I had more value in my hands than anyone could imagine. It was history in my hands, in which I controlled how and when it would be presented and preserved. Control and power are key words that define this section. For, those who are in power, control how lives and legacies should be remembered or not remembered at all.

This portion of the results section explores the challenges and processes of preservation and maintenance of the Herndon Home museum, the Herndon Family papers and artifacts, and the Atlanta Life Insurance Company Photographic Collection. In addition, this section examines the challenges of preservation and perceptions of value of
the historic buildings that represent the legacy, history, and life of Alonzo Herndon, his family, and his company, exploring Herndon-related buildings. I attempted to answer what the possible closing of the Herndon Home Museum meant for memories and heritage and the people now passed who were represented there. I also hoped to answer what the physical structure meant as a symbol of Herndon's success, and what it will mean for memories of these accomplishments if the home were torn down. Therefore, I interviewed former museum employees and talked with key informants about the museum and the company’s value and legacy, and conducted participant observation at the museum, in the process. I also examine the role of the Herndon Museum Board and their relationship to the fate of the museum, and other Herndon related buildings in the downtown area of Atlanta. As I stated in previous chapters, my previous employment provided me with necessary connections to explore the issues surrounding the fate of the Herndon Home Museum. It was not an easy task to write field notes and conduct participant observation, for I struggled with my own personal feelings towards the drastic changes at the Herndon museum, while critically examining and observing these changes as an anthropologist.

**Unexpected Loss**

In James Oliver Horton’s “Landmarks of African American History (2005:8), he writes, “The landmarks of American history have a vital role to play in helping us to understand our past, because they are its physical evidence. The sensory experience of a place can help us to construct historical events, just as archaeologists reconstruct vanished civilizations. It can also inspire us to empathize with those who came before

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8 The Herndon Home and Herndon museum are the same facilities. I use them interchangeably throughout the dissertation.
us.” The physical evidence of the life of Alonzo Herndon’s are either gone, disappearing or at great risk. There are five Herndon-related buildings in or near the downtown area on Auburn Avenue, once the hub of African American businesses, which have been either demolished, at risk, or possibly overlooked, in threat of the disappearance of the Herndon legacy from the landscape. The Henry Rucker building, the old Atlanta Life building and Annex, the Herndon building, the current Atlanta Life building, and the Herndon Home museum; are located on Auburn Avenue, except for the Herndon Home, located on the Morris Brown College campus. “Herndon-related” refers buildings or properties that were occupied, constructed, or affiliated with Alonzo Herndon and his company, Atlanta Life.

**Herndon Related Buildings**

*Henry Rucker Building*

The Rucker Building was the first office building for African Americans in Atlanta, owned by African American business owner Henry Rucker (Hamilton, 2002). Located on the corner of Auburn and Piedmont Avenues in downtown Atlanta, the building was constructed in 1904. This was the first office space for Atlanta Life (Henderson 1990:13; Stuart 1970:120). In 1927, the building was remodeled with a style influence by Alonzo Herndon’s design of his mansion, company building, and barbershops (Horton 2005). The Rucker building was torn down after being struck by a sport utility vehicle in 2001 (Auchmutey 2008).

*Herndon Plaza, Old Atlanta Life Building, and Annex*

The old Atlanta Life Insurance office building was established by Alonzo Herndon in
Atlanta Life was one of three financial institutions that were all headquartered in the Sweet Auburn district that served Blacks in Atlanta before the civil rights movement, for more than half a century (The New Georgia Encyclopedia-2009). Originally a residence, (Hamilton 2002), in 1927, the building was given a Beaux Arts style facelift (Merritt 2002). In 1936, an annex was added, also in the Neoclassical style of the original building. When Atlanta Life moved into a new headquarters in 1980, it became vacant for many years, and sold to the Historic District Development Corporation (HDDC) in 1997. Pending funding, HDDC has plans to renovate it (Pousner 2009). In November 2009, the building was listed as one of 2010 “Places in Peril” by the Georgia Trust for Historic Preservation, along with Morris Brown College, where the Herndon Home museum resides. Morris Brown College was the first school in Georgia founded and funded exclusively by African-Americans. Both the building and the college were named to the Trust’s roster of sites “threatened by demolition, neglect, lack of maintenance, inappropriate development or insensitive public policy” (Burns 2009). The Herndon buildings are boarded up, have been vandalized over the years and suffer from a lack of maintenance. Custom wood awnings, door frames, marble floors, and hallways are in disrepair. The HDDC is in the process of hiring an architect and contractor for the project and is applying for Historical Preservation Certification to receive federal tax credits (The Georgia Trust 2009).

**Current Atlanta Life Building**

The six story 100,000 square foot Atlanta Life Financial Group building houses an auditorium and a commemorative area in honor of founder Alonzo Herndon and his
son Norris (Register for ALIC Records 2004, SIC_B3_F2_Ground_Breaking_Press Kit 1978). On June 26, 1978, Alonzo Herndon’s birthday, the company celebrated its ground breaking ceremony where Coretta Scott King and Georgia Governor George Busbee spoke and praised the company as “one of the strongest life insurance companies in the industry” (Riffle–Manning, Selvage and Lee 1978; Atlanta, Atlanta Life Insurance Company Records). The building was completed in 1980, and Atlanta Life celebrated its grand opening with a highly publicized program. Atlanta Life occupied all of the floors of the new building. Today non-Atlanta affiliated companies and organizations occupy the other floors in the building. Atlanta Life rents out space in the building that once occupied all Atlanta Life employees and departments. Although the building is not at risk for closing or demolition, the building that was once built as a symbol of black progress and a productive future for Atlanta Life employees, now operates as landlords to outside organizations and businesses.

Herndon Building

The 1924 Herndon Building was one of the city's early office complexes for black professionals. The four-story structure at 239 Auburn Ave, on the corner of Jesse Hill Drive and Auburn Avenue, offered 60 offices for African-American professionals and organizations, six storefronts and hotel space. The Herndon Building has housed the NAACP, Atlanta Urban League, The Savoy Hotel, Galanti Brothers Delicatessen and many black physicians. Catering to the new automobile age, Alonzo Herndon built the building and provided underground parking and a gas station next door. At the top of the façade, Herndon signed his creation with masonry that spelled out the year of the
building’s completion and the first initial of the Herndon surname: "2H4" (Atlanta Preservation Center 2003). In 2003, the Atlanta Preservation Center placed the Herndon Building on its list of most endangered structures. The building had been vacant and decaying for many years. In March of 2008, the Herndon building was damaged beyond repair in a tornado that ripped through downtown Atlanta. It was left partially collapsed, raining red bricks on a police precinct in a converted filling station next door. As a result the building was demolished (Auchmutey 2008).

The Herndon Home Museum

The residence of Atlanta Life founder and family was designed without any blue prints, by Alonzo Herndon’s wife Adrienne McNeil Herndon. The Hendon mansion was built in 1910, by all Black craftsmen; the home is a two-story brick structure whose style is of Beaux Arts Classical. The home interior is a mix of styles from traditions of the Italian Renaissance, French Rococo, American Arts and Crafts with mahogany paneling, oak parquet floorings, Venetian objects and beveled glass windows. As a memorial to his mother and to continue the family’s philanthropy to protect the future of Atlanta Life and the mansion (Merritt 2002:213), Norris B. Herndon the only son of Alonzo and Adrienne, established the Alonzo F. and Norris B. Herndon Foundation in 1950. The home was open for tours in the 1980s with free admission. However, in 2001, the Home began admission fees. The museum has suffered the threat of closing many times, facing break-ins, vandalism, loitering, neglect, the constant transition of volunteers and staff, faulty machinery, and water damage. In 2007, the Georgia Trust for Historic Preservation placed the home on its list of “Places in Peril,” citing the water damage (Suggs, Atlanta
Yet the home is still standing, facing more challenges. These five sites represent the life of Alonzo Herndon, two of which, no longer exist. Today, I am unaware of how people view these buildings. During my interviews and observations, there was not much talk about these buildings. Although there are a few historic markers on Auburn Avenue, one which recognize Herndon and Atlanta Life, there are not visible texts or images to paint a picture of the history of the Herndon-related sites and buildings. On my last visit to Atlanta, as I walked down Auburn Avenue, there were gaps of empty spaces between buildings. I remember on my walking tour, taking pictures, standing in front of vacant properties, I wondered, “what was this building?” It must have been a historic one.” Every time I would come back to visit Atlanta, a building was missing. However, I did not realize that some of these buildings were connected to Alonzo Herndon and Atlanta Life. Although there are some historic markers on the Auburn Avenue sidewalks, most people would not know what sat in those empty spaces in passing. I tried to recreate what Auburn Avenue must have been like during its height of success, and what it must have meant for Mr. Herndon to look down the Avenue and see his achievement through the representation of the buildings. Success was not simply wealth; it was also seen through these buildings.

Mr. Herndon may never have thought that these buildings would no longer stand or forgotten. In this regard, heritage rests in the buildings, painting a visible picture of history. This heritage through visible space is rapidly diminishing. Heritage not only gives buildings, precincts, and ways of life that are no longer viable for one reason or another a second life as exhibits of themselves: it also produces something new...
Heritage requires protection of what Barbara Kirshenblatt-Gimblett (1995:370) identifies as “adding value.” She argues that heritage adds value to existing assets that have either ceased to be viable like subsistence lifestyles, obsolete technologies, abandoned mines, and the evidence of past disasters. She states (1995:150), “Heritage organizations ensure that places and practices in danger of disappearing because they are no longer occupied or functioning or valued will survive. It does this by adding the value of pastness, exhibition, difference, and where possible indigeneity.” The value of visual representations of black success, racial solidarity, and African American community involvement’s worth has become less and less.

**Preservation and Data Collection Challenges**

In the mid summer of 2009, I received word that the museum was closing on July 31, 2009. Shocked, but not surprised, I immediately began to arrange to travel to Atlanta. In July of 2009, two weeks before its closing, when I arrived in Atlanta to conduct the final stages of my research, I went straight to the Herndon Home. As I turned down the street, and came upon the home, I first noticed a white covering around the top of one of the columns and the edges of the roof. The home has never looked in such poor conditions. The homes’ basement which housed the office, Herndon family artifacts, documents, and photos, was unorganized; everything looked moved around, tables were missing, boxes and books. As I made my way through the basement, I could feel the heat, and moisture in the home. There were one or two little fans keeping the rooms cool. I knew immediately that the photos, documents, and artifacts were in danger. The smell of
water, made me more nervous. How could it get to this point? What happened? I immediately went to the back where the archives were located, and boxes that were once placed strategically for preservation, processing, sorting were moved and missing from its original space. Before I moved Tampa, I marked some boxes “Important” to prevent anyone from mistakenly throwing away historic and valuable photos or documents. However, the boxes were piled on top of each other in a disorganized manner in a corner; the actual corner where some of the water damages occurred. Although the museum basement has always lacked space, I had never seen the home in this condition. This was devastating to witness. Because of my experiences, it was necessary to speak with individuals who loved and worked for the museum to get their perspective of what the home stands for in the city of Atlanta and the African American community. First, it is important to understand challenges of the museum and its background.

*Museum Board*

The museum board is made up seven members. All board members are African American entrepreneurs, CEOs of businesses in real estate and investment management, IT professional services companies, political offices, lawyers, architecture, and education. One of the members is a Herndon descendent; a foundation requirement. There is not a structure process of how board members are chosen. However, in the past board members were in some way related to Atlanta Life or connected to the Herndon family.

*Museum Maintenance*

For years, the museum faced challenges of maintenance. As a non-profit, it is difficult to operate a museum without the proper funding to obtain proper equipment and
technology. For instance, in my attempt to scan some of the photos from the collection, after spending almost an hour attempting to fix the machine, the scanner would not work. The copier machine did not function, and other necessary equipment for daily maintenance for staff was not provided. These challenges would prevent researchers from copying or recording documents and images and daily tasks for employees and volunteers.

In 2008, the home survived a major storm, and in April 2009, a terrible wind storm, caused a 100-year-old tree to fall and damage the home’s columns and gutters. The columns have not been fixed yet. Heavy rain resulted in water leakage and water damage in the home. As a result, the home suffers from mildew and mold, particularly in the basement. The mold and mildew have settled in the archives room. As I was conducting archival research, examining the Herndon family and Atlanta Life photos and documents, I begin to get a headache and a sore throat. The room was too hot and moist. As I sat on the floor to review the boxes, my eyes began to burn. I could not stay in the room or the basement for a long time. Therefore, my visits at the Herndon Home lasted twenty to thirty minutes. I would not have been surprised if any of the staff and volunteers were sick. After observation and questions, the staff and volunteers had been experiencing respiratory and other health issues. However, they would not say that if was home-related. Water damage also occurs when the leaves are not removed from the gutters. If no one maintains this duty, the water sits on the roof, causing damage. Therefore, it is necessary to have an adequate amount of staff and daily maintenance of the home. Although natural disasters are unavoidable, the museum faced many threats
long before the storms hit the city of Atlanta.

In 2005, when I requested in a series of letters, permission to conduct research at the museum, I also requested to have the Atlanta Life Photographic Collection moved to the Auburn Avenue Research Library, since the library already housed the Atlanta Life documents. In July of 2009, some of the Herndon papers were moved to the Atlanta Life building. Unfortunately, shortly after some of the papers were moved, in September 2009, the Atlanta Life building suffered water damage and flooding. It is unknown whether the documents were damaged. Some of the Herndon papers were moved to the Auburn Avenue Research Library (Bonner 2009), but it is unclear if the water damage led to this decision. Although moving the documents could help to save the collections from possible future natural disasters, if any items are moved, they face the risk of being lost, stolen, or misplaced.

The home has experienced a series of unwanted guests. It was broken into twice with thieves stealing historic and valuable artifacts and parts from air conditioning units. In October 2008, thieves strategically dismantled the beveled glass near the front door, and stole three pieces of silver. On May 18, 2009, the copper from humidifiers air unit were stolen (Richards 2009), disabling the museum’s air conditioning, outside and in the boiler room, resulting in the heat and moisture problems. One former employee found that homeless people were sleeping on the porch in the front. She also mentioned that one afternoon someone banged on the door during work hours, adding that people knew when she would leave the museum, and therefore she was concerned for her safety. Based on these issues, the volunteers and staff are at risk. In June 2009, someone attempted to
break in the carriage house; the storage space of the Herndon exhibit materials and other Herndon items (Richards 2009). Another former employee also believed that the home is vulnerable to squatters and damage (Lowe 2009).

During my employment from July 2003 to June 2004, the museum employed five staff members, and at least three volunteers. After the dismissal of the first director in 2005, the museum employed only two to three staff members, including the director. The foundation fired executive director in 2005, “in an attempt to redefine its mission” (Suggs 2009, Atlanta Journal Constitution). From April 2008 to July 2009, the museum has had up to twenty volunteers, working at different times. However, since the museum’s last transition in summer of 2009, it is uncertain if there are any volunteers who work at the museum. Although there have been a consistent number of volunteers, lack of staff has been a constant challenge. Often, staff would have multiple responsibilities: answering phones, conducting tours, scheduling appointments, assisting with events, assisting in preserving artifacts and documents, cleaning, checking the home for any changes or damages, and ensuring proper transactions of photographic loans. This is common for a small, private museum.

In a 2009 article of the Atlanta Journal Constitution, it was reported that the foundation fired the director (Suggs; September 8, 2009), leaving the home again with out anyone to run the museum properly. The home has had a consistency of two staff members who worked as associates, in past, to oversee the museum. A representative from the foundation board stated “We really wanted to have more focused times. There were a couple of days a week when no one came. And as you can imagine, having an
executive director comes in at a higher cost. We are just trying to focus resources in the best manner possible.” However, the home is operated without the proper leadership to maintain its daily operations: preserving the documents, photos, and artifacts, recruiting volunteers, bringing in funds, daily visitors with tours, and overseeing maintenance. In her report (2009) on the Herndon Home museum, PSA Atlanta reporter, Jeanne Bonner also found that the home is facing hard time. Bonner interviewed several representatives of the Herndon home and preservationist, Jeanne Cyrique of the Georgia Department of Natural Resources. Cryrique argued that without set visiting hours or an executive director, the home will struggle to maintain itself, questioning if the home is “never open, how are you going to get people to help keep it open.”

For any non-profit organization, particularly a small-private museum, funding can be a great challenge. According to a recent article in the Atlanta Journal Constitution, budget restraints have forced the home’s administrators to trim the staff, and tours are now available by appointment only (Gumbrecht 2009). However, according to Jeanne Cyriaque, preservationists of the Georgia Department of Natural Resources, the foundation has done a poor job of asking for help and partnering with other groups to help fund the museum (Bonner 2009), stating, “You have to build long time partnerships to position your self to fundraise.” A foundation board member (Suggs 2009) stated “We are reducing our non-essential costs.” Although another board member agreed that the foundation was slow to “shift more active fundraising” (Bonner 2009), the foundation board removed the key force to raise funds, the museum’s director, both in 2005 and 2009. I am curious how the foundation board defines “non-essential costs.”
When Norris Herndon established the foundation, he did not want to charge admission for visitors to tour the home. The home received money from Atlanta Life. However, Atlanta Life faces its own challenges. According to former employee, Ms. Lowe, Norris thought that the home would always exist. Ms. Low argued that Norris figured that the home would always be opened, she states, “If the company closed down, there would be enough left behind to maintain the home.” Until 2001, the home charged an admission fee due to lack of funds; initially $1.00, then it increased to $3.00 for students, and $5.00 for adults. The staff had to find ways to raise money, whether through grant writing or hosting events.

Bonner (2009) found that the board moved some of the documents to the Auburn Avenue Research Library, to free space for private paid receptions, and in the future, the foundation will actively seek donations to put the homes’ finances back on track. However, freeing space for private paid receptions does not alleviate the risk of damage to the artifacts and documents. Yet, during my observation and meeting with former employee, in the summer of 2009, some of the documents were moved to the Atlanta Life building. It is uncertain if all of documents are at the Library.

In 2005, the foundation’s goal was to find “sponsors to fund the effort’ to determine how the story should be told, and identify ways to use technology to tell it (Suggs 2005). However, based on the home’s condition, efforts to find sponsors have been unsuccessful. Five years after the initial closing, funding is still a major issue with the home. Initially the reasoning for the museum’s closing was redefining goals and technology; today the reasoning is unclear. Although funding is an issue, the termination
of the director contradicts the needs to function to operate and maintain the museum.

**Inconsistencies of Museum Closing**

Since 2005, there have many inconsistencies surrounding the museum’s closing. In 2005, the board fired the director and all staff, who were told that the museum was closing. However, the board’s chairman maintained that the museum was not closed. Yet, for several months, the museum went without staff and maintenance, resulting in water damage from the rooftop and other problems. Shortly after, one staff member was brought back to operate the home. In 2009, employees were told that the doors to the home were closing on July 31st (Richards 2009). However, the foundation chair stated that the museum was not closing, and the current director was reprimanded for making “false statements.” However, the director’s employment did not continue after July 31st. After her departure, that same staff member was brought back to operate and maintain the home.

Former employee, Rita Lowe argued that in 2005, the staff was never given a reason for closing. Employees also never received a letter of termination (Lowe 2009). Lowe stated, “We were completely clueless of the home closing down” (Lowe 2009). In 2005, the foundation chair said that the home closed so that the foundation cold redefine its mission, stating that tours of the home failed to properly convey the history of Herndon and his family (Suggs, 2005). The Foundation board also told the Atlanta Journal Constitution that the museum closed due to the development of a new vision and to make the museum technologically savvy (Lowe 2009).

**Museum Closing: Memories and Heritage**

“I was committed to the Herndon Home. We all loved the house. We probably would
This statement made by Rita Lowe was the attitude other former museum employees and informants regarding the Herndon Home during their employment. I asked interviewees, however, what the museum’s closing would mean for memories and heritage, and about the people now passed who were represented there. Former employee Rita Lowe (2009) states, “It would be a tragedy….what does it say about how African Americans value their own history?” Lowe implies that closing the museum would represent African Americans’ view of the history and legacy of Alonzo Herndon unworthy for operation, maintenance and open to the public. Former employee Linda Richards (2009) stated that the museum’s closing would be “disappointing.”

One former employee felt that the museum board lacked awareness of what it takes to run a museum. Rita Lowe expressed her views of the board (2009:3), stating, “they have no respect for this family’s legacy…why this home was built…and to disregard its significance is very disrespectful….that’s what happens to people who don’t have an understanding about their own history….the creation of the home itself has relevance.” One informant felt that both the museum and the Atlanta Life boards didn’t prepare for changes and circumstances to prevent the closing and decline of the company and the museum. Any board needs to understand a purpose or mission of the home (Lowe 2009).

There were many comments from former employees about their disappointment with the museum. In his 2009 article in the opinion section of the Atlanta Journal Constitution, former Herndon Home Museum volunteer LaMoaye T. Gay Sr. extends blame to the
larger African American community and expressed his disappointment in the current state of the museum stating, “There’s no Al Sharpton expressing outrage that the Herndon Mansion, a 100-year-old testament to black entrepreneurship and tenacity, is being shuttered. Where’s the black media? Where are the black celebrities? And where’s the leadership from Atlanta Life Insurance Co.?” He adds, “In Atlanta, the city hailed as the “Black Mecca,” how hard is it to market the residence of the first black millionaire?” (Atlanta Journal Constitution September 11, 2009). Former employee Linda Richards shares Mr. Gay’s questioning wealthy African Americans and their efforts to save the home. Richards believed that “people have forgotten about the home or people don’t know about it. It is hiding and surrounded by trees” (Richards 2009). The physical space of the home, located on a one-way street, is surrounded by un-kept landscapes, on the campus of, Morris Brown, leaves the museum a mystery and simply unknown or forgotten by Atlanta residents and visitors. Rita Lowe (2009) argues, “If that home was ever destroyed, it would be devastating especially when the home could be easily preserved. The home is still well-preserved despite neglect…“99% of the things in the home were purchased by the Herndons. There are things in the home that are irreplaceable” (Lowe 2009).

Value of Owing Land

I examined what the physical structure, its grandness, means as a symbol of Herndon's success, and what it will mean for memories of these accomplishments if the home is torn down. One former employee stated that “the home is symbolic.” The Herndons bought land from Atlanta University. Alonzo Herndon was one of the few who
could acquire the land. It probably also helped that Adrienne Herndon, was a faculty member, and connected to the university’s president (Lowe 2009). It was very important to Adrienne to have a house. “The purchase of the land itself has historical significance” (Lowe 2009). At one point Adrienne and Alonzo lived on the campus of Atlanta University, living in a dorm (Lowe 2009). “Adrienne refused to come back to live in a dorm,” stated Lowe. “The memory and the heritage lie within the land. Significance goes deeper than the house.” Alonzo Herndon was the largest land owner in Atlanta; he didn’t just build any house. The home had symbolic meaning.”

Atlanta Journal Constitution’s Ernie Suggs reported (2005) that the first former director said that the closing of the museum is the counter of everything that foundation was created for. Former museum employee, Linda Richards, (2009) reflected back on both the 2H4 Herndon building stating, “People drive by the building everyday, don’t know the connection.” Yet, the Herndons represent every aspect of Atlanta (Richards 2009).

“Historical sites are some of history’s best teachers” (Horton 2005:8). Any historical event is much better understood within the context of its historical setting (Horton 2005). Why read a history book, when you can go and see history for yourself? For the Herndon Home, “To see it with your own eyes…makes history comes alive” stated, Lowe (2009). Lowe believed that if the museum closed or was torn down, the Herndon history would be erased out of books. She adds, “The Herndon family just recently received some attention, in the past 20 years” and it’s because of the first museum director.” According the Lowe, people in the community would not know about
the home if it were not from the director’s efforts. Another contributing factor to the Herndon visibility was the book, The Herndons: An Atlanta Family by Carole Merritt (Lowe 2009).

*Museum Politics*

It is impossible to place full responsibility of the foundation board for the problems of the museum. Many museums, particularly, small institutions, face difficulties maintaining operation and funding, particular in these economic challenges today. Staff, volunteers, and board members faced the challenge of the necessary fundraising and make the necessary repairs to maintain the home and the collections. However, former museum employees believed there was a disconnection between the foundation board’s understanding of what it takes to operate the museum and its value. This disconnection stemmed from the board’s lack of connection to Norris Herndon. Past board members had a relationship with Norris Herndon. Before 2004, there was someone on the foundation board that had known Norris Herndon. The Herndon descendent on the foundation board only recently discovered his relationship to the Herndons.

If this is true, then in order for the Herndon home to survive, board members should consist of those who had known Norris Herndon. This is impossible; however, this logic would make sense. Past board members who knew Norris Herndon and understood his vision and passion to preserve his family home, could possibly invest more interest in ensuring the home’s existence vs. board members who had no direct contact with Norris Herndon. However, there are many individuals who understand and value Norris Herndon’s vision; museum staff, volunteers, preservationist, historians,
academics, and those who simply loved the Herndon story and home. If this is the case, then the Herndon Home and other historical landmarks are in great danger. Many smaller, private, and independent museums contain board members that are unaware of the operation of the museums. This may not be intentional; however, this disconnect is prevalent. As one former employee states, “The board needs to understand the purpose or mission of the creator of a historic home or museum and if the board knew what the home symbolizes, they would be making the effort to save all what was in the archives, letters, clothes, keeping them in tact.”

**Constituting Valuable Information**

It is important to explore what constitutes valuable information. There are two subcultures, business, and museums; one is suspicious of the other. The business subculture values information differently from the museum subculture. Lenton (2009) suggests that there needs to be an intermediary to help one understand the other, because there is an issue of communication. As a result, there is a lost of intuitional memory due to different people managing the collections. Lenton argued that most people view history in textbook or history book, and those connected or have knowledge of museums, view history through documents, artifacts, and objects. Therefore, history and its preservation are valued differently. There were not many staff members who had extensive experience and knowledge about collections and museum operation. And if there is no communication between past and present staff, when the director operates the museum, that individual does not know what to do; he or she is unable to talk with the previous person who operated the museum before; for instance not knowing the location
of finding aids, inventory and appraisal books, and overall museum operation (Lenton 2009). An informant stated that the most recent director was not given direction or
guidance on how to run the home. The first museum director, employed with the museum
for twenty-two years, since 1983, before leaving, spent weeks organizing and preparing
the museum for proper maintenance before her departure. But, there were no interactions
with the director and other museum directors who came prior. This created a cycle of
directors and staff difficulties and board, in communicating with each other and the
foundation board, and properly operating the museum.

Efforts to Preserve Herndon History

Solutions

One former employee suggested that the foundation board should take an African
American History course to understand beauty and importance of history (Lowe 2009).
Another former employee suggested that there should be a partnership with the university
and home; a mandate for the university to give money every year to the Herndon Home.
In addition, the structure and operation should involve the people (Richards 2009), stating
“People who are connected to family should have more say. Citizens in community did
things at home. The community should have a voice, should have a say.”

Efforts to Bring in Money

There have been, however, efforts to bring money into the home. In 2001, The
National Endowment for the Humanities awarded $195,000 to the Herndon Home to
catalogue the Atlanta Life collection of documents and photos. More than 300 linear feet
of Atlanta Life and Herndon family papers dating from 1895 to 1980 were to be
processed in a collaborative effort of the Auburn Avenue Research Library, Emory University’s Robert W. Woodruff Library, and the Herndon Home. The two projects arranged and described the Atlanta Life-Herndon Family manuscript collections and facilitated access to the collections at the two libraries and the Herndon Home. In 2001, the home received two more grants through the City of Atlanta Bureau of Cultural Affairs and the Fulton County Arts Council (Herndon Home Newsletter 2001).

The Home sponsored events such as the annual Christmas on Diamond Hill. In 2004, this event raised $30,000 for the Herndon Home (Lowe 2009). The museum hosted, Kwanzaa, and opera performances such as, “The Opera Singer” (Feb. 2000 Newsletter). The museum sold postcards, Atlanta Life Calendars, jewelry and holiday ornaments. They hosted book signings, and sold books by authors about the African American businesses organizations and the community, including Carole Merritt’s book about the Herndon Family. The museum also rents out the space for weddings and other events in efforts to bring in money for the home. And on February 16, 2000, the museum was declared as a National Historic Landmark. This was a great way to bring attention to the museum.

**Continuing the Herndon Legacy**

Among staff, volunteers, and the foundation, there have been many efforts to continue the Herndon legacy, through communication, education, and community outreach. Since the 1990s, the museum produced the Herndon Home Newsletter. The Newsletter features board members, Atlanta Life employees, a calendar of events hosted by the home, funding efforts and awards, and Herndon family and Atlanta Life history,
through pictures and documents. The most recent newsletter, in 2008, called “News from Diamond Hill,” also featured scheduled events, new board members, and recaps of past events. The newsletter is a great form of communication to the community at the Herndon Home and how individuals could participate in the home’s activities.

Through the collaboration of the Herndon Home Museum and the South West Atlanta Youth Business Organization, (SWAYBO), the *Herndon Entrepreneurship Program* was a series of study sessions for elementary and high school students to learn about and experience entrepreneurship. Through workshops, tours, training sessions, and market activities in April and May of 2004, the program taught students the process and power of business organization and the value of economic initiative, through African American entrepreneurs introducing students to market and business concepts (Herndon Home Newsletter April 2004). This type of program was essential and beneficial to students who live during times of economic uncertainty, challenges, and changes that will affect their future. Unfortunately program has not continued.

In 1995, eighteen teachers, curriculum coordinators, and a media specialist from fourteen public and private schools in Atlanta and Dekalb County were selected to take part in the Herndons Curriculum Project for the 1995-1996 school year (Herndon Home Newsletter June 1995). In 2003, the museum produced a curriculum booklet for teachers and students, highlighting facts about the Herndon family, the home, and their accomplishments. In 2004, Atlanta Life welcomed their 6th president Ronald Brown. Mr. Brown visited the home. His goal was to connect new Atlanta Life employees with the history of Alonzo Herndon, and encouraged employees to visit the Herndon Home.
Organized by the Herndon Home on August 10, 2008, community members spent the day ensuring students would start their first day of school on the right track, through the provision of hair cuts, school supplies, and games. This event was an effort to put the “Herndon name back in the forefront of community relations in the Atlanta area (Herndon Home Newsletter Summer/Fall 2008). Under the most recent director, in 2008 to 2009, the museum hosted a Black History Month event, Tea on Diamond Hill Tribute to Adrienne Herndon, Christmas on Diamond Hill Gala and Kwanzaa, and a Legacy Tribute to Alonzo Herndon on June 26, 2008. Today, it is unknown how the home is being operated, what events are taking place.

**An Unknown Story**

During my interview with Atlanta Life employees and affiliates, many expressed their concern about losing the legacy and history of Alonzo Herndon and Atlanta Life. Former Atlanta Life employee Edward Lyons (2007) argues,

> As time passes by, people won’t recognize Mr. Herndon’s name…people who know about Atlanta Life because of its involvement in social and economic justice, those persons would be gone…I think it’s important that the history of Atlanta Life be preserved and even though the institution has changed radically from the company that I bought into in 1963, I still think it’s important that the institution be perpetuated and its legacy be perpetuated as well.

Mr. Lyons believed that that there won’t be anyone around who knows anything or those who related to Atlanta Life and the “movement,” and therefore would not be inclined to support this institution as there parents and grandparents would have (2007).

For instance, Atlanta Life Natal Day Ceremonies provided extensive programs and employee dedication to continue the legacy and remember the founder is the preservation of the history, life, legacy, achievement, and contribution of Alonzo
Herndon to his company and the African American community. Former and current employees were invited to many of the events. These ceremonies helped employees past down the story of Alonzo Herndon, his life, and impact on the city of Atlanta. Today, ceremonies to commemorate Alonzo Herndon are no longer practiced like they were in the past. One Atlanta Life employee, who began working for the company in early 1990s, has never gone to the gravesite.

In her book on the Herndons, Carole Merritt describes Norris Herndon, (2002:214), stated, “The Herndon Foundation inherited his wealth-Atlanta Life Insurance Company, and the Herndon mansion. The Foundation has become Norris’s child and heir to the Herndon legacy.” There was no physical child to past down the Herndon legacy, therefore through the Foundation, Norris Herndon’s goal was to create the Foundation as his son to keep the legacy alive. I am not sure if his son has lived up to his father, Norris Herndon’s expectations.

Inevitable or Preventable?

When I walked down Auburn Avenue, taking pictures, I saw new buildings and new condos. The memory of the old Sweet Auburn no longer exists. I looked at the old Atlanta Life Building and I was so disappointed; the physical evidence of Herndon’s dream had become boarded up with graffiti on the walls. If I was a teenager, I would not know anything about this street and buildings that were once the place of the most successful blacks in the city; a place of triumph, endurance, prosperity and community in spite of racial segregation and Jim Crow. So whom do we blame when a teenager does not know about Herndon and his achievement?
It is important to question the purpose of the museum and its collections, if outsiders cannot learn, see, enjoy, and appreciate them, to pass the legacy down to the next generation due to the museum’s closing? Whose fault is it if children do not know and appreciate their history? Is it the community or those responsible for the operation of the museum? Atlanta Life affiliate and activist Charles Black (2008) said to me, “It’s an untold story, a story that is not well-known generally in the community, and it’s important that you are doing this study to get this aspect of this story out there, because this company and its founders made a tremendous contribution to the uplift of the black community, over the years, for a hundred years.” It is necessary to tell this story and ensure that generations understand this great history.

This study examines the importance of the “Significance of Place” (Jackson 2009:23). The examination of the Herndon-related buildings “includes not only the physical site” (Jackson 2009:23) of the Atlanta Life, but also the associated community, extending well beyond the physical boundaries of company (Jackson 2009), including all places where Atlanta Life employees, Herndon descendants, and others associated with the company lived and worked. In this case, this study, an ethnohistorical analysis of an insurance company, its founder, his life, property, and home. Therefore, this study contributes and adds to the significance of place, exploring the multiple aspects of a business and its surrounding community. It highlights issues of leadership and the preservation of heritage.
Pictures

The following images represent Alonzo Herndon, the Herndon Museum, Atlanta Life, and Herndon-related buildings. Figure 1 is the founder of Atlanta Life, Alonzo Herndon, along with figure 2, Atlanta Life staff in 1922; obtained from the Herndon Home Museum. Figures 3, 4, and 5 represent the Hendon Home Museum, with figure 5 taken by the National Register in 2000. I took some of the images in 2007 and July of 2009; figures 4, 14, and 15; they all represent Herndon-related buildings. Additional Herndon-related buildings include figures 16, the Rucker Building by France Hamilton and Figure 17 the Herndon Building by David Kaminsky and the Atlanta Journal Constitution. Many of these buildings are either demolished or at great risk of disappearing. Figures 8-13 images of Atlanta Life from the Atlanta Life Photographic Collection reveal the social aspects of the company; company organizations, awards, activities, Civil Rights, visits by famous African Americans. Figure 8 is an image of 1954 employees who won a free trip to World Series between Cleveland Indians & New York Giants, in front of Progressive Field in Ohio. Figure 9 represents the Atlanta Life Choral Ensemble, who sang at Atlanta Life events, programs, and funerals of ALIC employees who passed away. Figure 10 is an image of Atlanta Life employee protestors during the Civil Rights Movement. Image 11 of ALIC employee protestors, was taken by the Atlanta Inquirer, an African American newspaper who recorded the Civil Rights Movement. Figure 12 of Muhammad Ali visiting Atlanta Life shows the popularity and prestige of the company. Figure 13 of a Tampa Branch office, represents one of over 65 offices throughout the Southeastern region of the United States before the mid-1990s.

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Figure 1. Alonzo F. Herndon, 1858-1927 (Courtesy of Herndon Museum)

Figure 2. Atlanta Life Staff 1922 (Courtesy of Herndon Museum)
Figure 3. Atlanta Life Building 1930s (Courtesy of Herndon Museum)

Figure 4. Atlanta Life Financial Group Building (July 2009)
Figure 5. Herndon Home Museum (courtesy of Herndon Museum)

Figure 6. Herndon Home Museum Interior (Courtesy of Herndon Museum)

Figure 7. Herndon Home Museum Interior (Courtesy of the National Register)
Figure 8. 1954 Employees (ALIC Photographic Collection, Herndon Museum)

Figure 9. ALIC Choral Ensemble (ALIC Photographic Collection, Herndon Museum)
Figure 10. ALIC Protestors, 1960s (ALIC Photographic Collection, Herndon Museum)

Figure 11. Atlanta Life Protestors, Dec. 5, 1960 (Courtesy of Atlanta Inquirer)
Figure 12. Muhammad Ali at ALIC (ALIC Photographic Collection, Herndon Museum)

Figure 13. ALIC Tampa Branch, 1942 (ALIC Photographic Collection, Herndon Museum)
Figure 16. Rucker Building, 1960s; demolished in 2001 (Courtesy of Frances Hamilton)

Figure 17. Herndon Building, 1979; demolished 2008 (Courtesy of D. Kaminsky, & AJC)
DISCUSSION AND CONCLUSION

I began the research introducing the study, and the initial reasons for the study. As stated throughout this dissertation, my previous employment at the Herndon Home Museum prompted my decision to conduct research on the Atlanta Life Insurance Company. Through this research process, I struggled with my own identity; how I fit into the world of the black business elite. I also explained the importance of the research: analyzing the past and present relationships between the community and Atlanta Life, providing a critical analysis of company’s roles in the African American community, considering class and gender, and examine what the closing of Herndon Home means.

The initial process of the dissertation was followed by a review of the literature, through the history and development of mutual aid societies and its evolution to insurance companies, black business, and its role during the segregation period. The literature reveals the importance of studying organizational culture, issues surrounding class and segregation, production of identity, an examination of black institutions, concepts surrounding the future of African Americans economically, and desegregation. Finally, the literature explored the anthropology of museums, how African Americans have preserved their own history and its challenges, and issues surrounding power and representation. I then described how the use archival data, interviews, and participant observation determined the data collected. I describe each of these methods and their importance in the research. I revealed the challenges of the research, reciprocity, and
ethical considerations within the research process.

I presented background on the dissertation research providing some history in Atlanta, the Atlanta Life Insurance Company, and the Herndon Home Museum. I also described the role of the company and the museum today. I presented my findings, breaking the results into three parts focusing on: the role of the local economy and perspectives, civil rights, and the Herndon museum. I provided analysis and discussion throughout my findings.

Revisiting the Research Questions

For this dissertation research, I have attempted to answer the following questions:

1. What roles did ALIC play in the development of the local economy of the African American community?

2. How did the African American community, ALIC employees, and ALIC policy owners view the company?

3. Did segregation strengthen the relationship between ALIC and the African American community and its economic development?

4. Did desegregation along with the post-Civil Rights era contribute to the decline of the company, its multiple functions, and the African American community?

5. What does the possible closing of the Herndon Home Museum mean for memories and heritage? What does the physical structure mean as a symbol of Herndon's success, and what it will mean for memories of these accomplishments if the house were torn down?

The company contributed to the local economy in the African American community through education, sponsorship, scholarship, and civil rights. Based on findings, the company promoted the importance of their employees, men and women, to obtain the proper education and training needed to increase their knowledge of the insurance business for a successful company. The company also provided employment
for many African Americans, enabling social and economic mobility. Atlanta Life’s role in the local economy and the African American community came through their contributions in the Civil Rights Movement financially and socially, acting as mediators, protestors, and as an economic foundation, fighting for equal rights.

“Mr. Herndon and Mr. Martin created this air that we are with these young folks. So we didn’t have anybody from Atlanta Life acting funny…they were gon back this movement…Here is Mr. Martin and Mr. Herndon backing a young guy…We had…all of these powerful black folks in town. And here’s Atlanta Life backing this young guy and this new movement. It was revolutionary.”

This quote by activists Lonnie King on Atlanta Life backing the students is a powerful stance. Therefore, for Atlanta Life affiliates, like Lonnie King and Charles Black, Atlanta Life was a powerful company, self-sufficient enough to support the cause. Atlanta Life continued the Herndon legacy to fight for freedom and equality. Backing these students would be the natural thing to do. Such a great company as Atlanta Life, particularly, one of the richest Black men in the country, supported the college students.

Most employees, former and current viewed the company like a family. These unique aspects of African American business in a shared experience of a “family,” represented a fascinating combination of security, support, protection, solidarity, paternalism, class, gender, exclusion, and inclusion with segregation and desegregation affecting these combinations. The reoccurring theme, “like a family” illustrates the functioning and dysfunctioning of any family, and its contradictions. For some employees, the paternal leadership of the company characterized a fatherly guidance of its employees by molding them into the “proper” businessman or women. For women, these guidelines were more extensive. From proper grooming, hygiene to even how
women should dress were emphasized; at the same time honoring women for their hard work and dedication.

Within segregation, a segregated space provided opportunities; it provided the right to succeed economically, obtain an education and a decent job, and participate in social activities. Segregation had consequences outside its space of that segregated boundary. Outside the boundary or space, blacks experienced discrimination, racism, violence, inequality, and humiliation. It was a market for black businesses in Jim Crow, and it was a paradox of community solidarity, creating an opportunity for action for equal rights for African Americans.

According to former employees, change in leadership contributed to decline in company, not desegregation. Based on the literature, most black business and the black community suffered a great loss due to competition of business with whites. Based on my findings, for Atlanta Life the need to go global could have contributed to the decline, as well as bringing in outside leadership not familiar with the history and legacy of the company or understanding the tradition of the business and its services. Former employees stated that leadership not desegregation caused the decline of the company.

For former employees the closing of the Herndon Home meant a disregard for history and achievement of the African Americans who faced challenges of surviving slavery, Jim Crow, segregation, and displacement. Based upon interviewees’ responses, there is a disconnection between board perspectives, museum staff perspectives, and the importance of Herndon’s legacy. Former employees argue that there is a devalue of history of the Herndon legacy. The decisions to close the museum, temporarily or
permanently will be decided by the Board Foundation: a seven member committee, business owners in the city of Atlanta. Those in power decide when history should be (re) presented, preserved, stopped, and silenced (Troulllout 1995; Farmer 2001; Jackson 2001); this is unique in that those in power are not the typical controllers of history (white men). This research provides an interesting case. For, the African American elite hold the positions of power. Although people would identify the white men as controllers of the presentation and preservation of history; this is not the case. There seems to be a continued problem of the devaluation of African American history and achievement. There is also a challenge in the knowledge of preserving this history and achievement.

*Herndon-Related Buildings*

The demolition and abandonment of Herndon related buildings indicate the reality of society leaving the past behind; a changing society, whose focus relates to urban renewal, “beautification,” and convenient living in the city. These buildings, which represented African American success and wealth in the community no longer, exist. Written records provide one means of accounting daily life (Jackson 2001:100) of African Americans and their businesses. These buildings’ disappearance reflects Jackson’s (2001) argument of understanding the way in which silence is produced. The importance of “Informing the Silence,” characterizes not only oral history, but “landscape and architectural analysis enables a more comprehensive portrait” (2001:100), of Alonzo Herndon and Atlanta Life. However, this “silencing’ increases, when the Herndon related buildings face the possibility of being replaced with historic markers after “redevelopment,” urban renewal, and revitalization projects.
Toolkit for Identity Producing

Employment at ALIC, produced and reaffirmed their identity through what I identify as a “toolkit” for identity. The company served as a shared space to produce identity through activities, which was a protected space to grow, and mobilize socially and economically. There were key factors, for many former employees that made up toolkit: Atlanta Life was their first and only job; the company provided training within. For employees’ first and only job, they could not compare their experiences with other companies, particularly experience working for a white company. The employees did not have to compete or struggle with whites; this in turn could have produced a sense of self, pride, and identity. Employees did not have to go outside the company for professional growth and development produced, the company provided conferences and training at the company and at historically black colleges. Lastly, segregation played a major role in producing this sense of identity and belonging. Segregation was the backdrop of these factors. This could have explained why former employees who began work between the 1940s and 1950s called the company this title “The Atlanta Life,” viewed as a place to obtain knowledge.

Evonne Night’s story is a classic case of identity reaffirmation. She compared working for the company to attending a historically black college, which is known, particularly a small private college, for its close knit, family-like, characteristics. The Negro Insurance Association trained her, which occurred on black college campuses, she was educated at a black college, assisted in the civil rights movement, registering blacks to vote, and Atlanta Life was her first and only job, in which she worked for over forty
years. There was no comparing herself to the outside world of whites and their challenges of competition to determine adequacy. Atlanta Life was a place of production of not only economic power, but identity, with a secure space to produce that identity.

The collective identities of ALIC employees challenges Knauft’s (1996) argument to move away from older approaches that portrayed culture as concrete, bounded, coherent, and systemic to one in which culture emerges as loosely integrated, weakly bounded, contradictory, contested, and subject to constant change. For employees, particularly, those who worked during Jim Crow era and before the 1990s, shared experiences. Culture was an “integrated entity, tied to a fixed group of people.” It was not a “shifting and contested process of constructing collective identity” (1996:44).

However, in some cases, this research also shows the complexities in the African American community and some aspects of culture as contradictory. For instance, beliefs about other blacks, like black barbers’ refusal to cut black hair in 1965 at the Herndon barbershop, arguing that they didn’t know how to cut “kinky” hair, illustrates the attitudes towards other blacks. Issues of class and colorism are key factors in this analysis. Perhaps Black barbers at Herndon Barbershop, were content with segregation. Maybe they knew that if they integrated the barbershop with black customers, they would lose their white clientele. Therefore, for Black businessmen and entrepreneurs, motivation in some sense for decisions to unify or not, was about money in the face of segregation. Therefore, this research challenges how we should view Black business and their roles as well as the African American community.
Economic Gain or Community Uplift and Autonomy

There are questions of altruism as a genuine strategy to strengthen the black community or motives behind ALIC leaders’ attempt to establish more wealth and power for themselves as a company. Did these acts of kindness towards the community serve as a cushion or back-up if confronted with accusations of a “profit-only” business. Did leaders perpetuate the “Black Villain Theory” (Weems 2002)? The company functioned within a capitalistic system, maneuvering through this system successfully was two fold: the company took care of the community, and the community took care of the company. This traditional cyclical system of economic cooperative institutions worked successfully. In a capitalist society, black business had to make money. However, I do not believe that their intent was deceitful. The Black community understood the black businesses purpose. They were not naïve of the economic structures of the United States.

Romanticizing the Past

Company Life and the Black Community

Quotes like, “it was the life” “it was like family” “now things have changed’ “we use to be…” were comments made by employees who worked for the company at least twenty years. This type of nostalgia and longing for the past represents the common ideas surrounding a segregated past. Within the confines of segregation, life was great for the African American community. This longing for this past life of community solidarity (Shircliffe 2006; Boyd 2008), reflects Shircliffe’s work on oral histories of Middleton’s high school alumni and their experiences of how their nostalgia of past stems from forced integration which ended in students being bused to white schools, and black schools
losing their principals and teachers. The idea of integration stealing the Black Community and losing the black middle class reflects Boyd’s work describing how the “keepers,” those residents, who stated after desegregation laws passed, felt that the black middle class abandoned the neighborhood.

Current Atlanta Life employee Alice Allen’s (2008) recalls her conversations with retired employees confirming these repeated longings for the past and the company’s operation. Allen states:

They still love Atlanta Life, and most of them like to reminisce about what it was like back then, and a lot of them they had like thirty plus years…with the company when they retired and they get in conversations about Mr. Herndon, and what it was like working for the company and they tell me…their job title at that time…so when you talk about Atlanta Life and I know we have to move forward but back in the day is going to always be there, cause that’s what you remember the most…anyone you get in a conversation with about Atlanta Life it’s going to be something that happened back then…because of the changes now you know with these new departments and we’re doing new things now… a lot of the employees… they’re mind is still back in the day.

Black Neighborhood and Black Business

This research not only dispels the myth of African Americans’ lack of business tradition, it also reveals that African American business was not one-dimensional, for as Jackson’s (2001) research on African slaves on plantations, reveal a continued representation of Africans in plantations masks the variety of roles Africans and their descendants played in American history. African American businesses, particularly Atlanta Life, played multiple roles to assist and impact their communities. This idea that everyone got along and without many problems, with everyone supporting each other, contradicts with stories of low pay, poor leadership, disconnect to community and customers, discriminatory hiring practices, complaints of the changes within the
company, and discrimination over pay among women. For instance, one employee talked about her acceptance in the company due to her education at a local historically black college; however, former employees criticize new leadership for not understanding the legacy and for being outsiders.

**Assumptions: Participants in the Civil Rights Movement**

I always thought that during the Civil Rights Movements, African Americans came together, fighting for the same cause. I thought of this sense of communal solidarity, with a positive vision of change. However, this united front was not true. Not all African Americans supported boycotts and protests by student protestors. Not all black businessmen during the Civil Rights movement were supporters of the protests and boycotts. Atlanta Life mediated these “meetings” between Black leaders and students. Black businesses’ intent was to make money. Plus, not all Atlanta Life employees participated in protests. However, the company would get twenty to twenty-five employees to protest. Many Blacks in the community were hesitant; because what it entailed, what they had to do and be willing to risk. Blacks were liable, they were taking risks; therefore, most of those who protested were students (Night 2008). People had families, and could not risk going to jail. As former employee, Evonne Night who was single without children at the time of the movement, (2008) describes the reasoning behind whether to protest states:
Here’s the lady that got to go home because she got three children she had to pick up from a nursery… I got to pick my husband up or my mother is sick and elderly and I got to go home to her when I get off, cause she’s at a nursing home or a day care center like they keep elderly people…And fortunately my mother was younger and healthy and I didn’t even have a child then… but I had to begin to understand why they were hesitant to be a part of it And then some were just not going to participate. But overall, we had a good number of people to represent Atlanta Life. No other company had that many people that we had participate.

**Strategies of Success**

Alonzo Herndon created a space for black people to obtain self-sufficiency and success inside of a larger system, through segregation, that prevented Black people from obtaining equality and the freedom to obtain a decent life. For Atlanta Life employees, being apart of such a great legacy and history was larger than simply being an employee. It was being a part of an institution that defied Jim Crow system. Black banks, insurance companies, and real estate loan associations were not only symbols of the increased financial holdings of blacks but also an expression of defiance to white attempts to impose a separate and subordinate status on America’s citizens of African descent (Walker 1998:193).

The company and the Herndon Home were a symbol of defiance and affirmation of Black success, dispelling the myth of African Americans lack of business tradition. Employment at Atlanta Life outweighed many challenges, issues, and contradictions that employees, officers, and leaders face during their employment with Atlanta Life. Historically being a part of Atlanta Life was far greater or much larger than any minute discrepancy of class, gender, wealth, uplift, discrimination, and even exclusion. All employees said the similar phrases, whether former or current, or Atlanta Life affiliates, “Atlanta Life was such a great place to work for, and to be a part of.” Most employees,
former or current, had a sense of pride to work for the company, a pride that goes beyond any issues faced. Entrepreneurship changed the meaning of work for African Americans in that it gave them autonomy for their own way of life, setting their own standards of business, wealth, and success. It provided a space for economic and social mobility.

Keeping or Breaking the Herndon and Atlanta Life Tradition

From my interviews, older and former employees express much disappointment with how Atlanta Life is being operated today. For them, there was a tradition of the company to connect to and help the community. Segregation accelerated this motivation: fighting for similar causes, and sharing the same space that provided services to the Black community. The company benefitted economically, and the community benefitted from services provided by the company. Atlanta Life saw the importance of community connection. They understood that they had to be involved and had to have relationships with community if they were going to maintain their product.

After Alonzo Herndon’s death, his son Norris Herndon took over as president leading the company for over forty years. However, Norris did not have children to carry on the family name and tradition. There was a breaking of the tradition of the bloodline; physically and philosophically. Although the company successfully operated using the traditional values and ideas and business practices, due to the changing economy, changes were inevitable.

Today, the company competes with a large economic system. The company’s future goal is to globalize their services, believing that a more globalized market would characterize success. Could this push for globalization help or hurt the company? The
company no longer provides the same services, host activities within the company, participate, and contribute to the African American community as it did in the past. Could ALFG’s structure, effect the connection to the African American community? Does the separation of ALFG’s three companies impact the communal solidarity of the employees and African American community? Despite these questions, the Atlanta Life Financial Group continued existence is a testament of success.

**Limitations of the Study**

Due financial challenges, it was difficult to travel to Atlanta to conduct dissertation field work and archival data. My absence in Atlanta made it most difficult to do participant observation at Atlanta Life events, preventing me from attending retirement celebrations, honored employees for their services in the community and the company, reunion parties, and meetings organized by retired employees. My absence also prevented me from observing the day-to-day operations of the company and their interactions with the community and the museum. Therefore, I was unable to witness how the company participated in their activities and events in the company, the community today and how it differed from the past.

Time and finances allotted only one interview with each Atlanta Life and museum employees, and affiliates. I did not conduct follow up interviews, which could have assisted in many unanswered questions about various topics in the dissertation research such as: land ownership, branch offices, and a more detailed description of the downsizes and their effects on employees.
Challenges

During the dissertation research process, I faced two major challenges: my perceptions of company, producing a sense of discomfort and hesitance, and my ideas and biases about the black elite. Therefore, I felt out of place and out-of-class. The company was so prestigious, that I simply felt like I was not the appropriate person to conduct interviews. As a former museum employee, I had some previous knowledge about some of the issues surrounding the museum; therefore, I faced the challenge of excluding known information before conducting interviews and obtaining documents.

Future Research

Thus, this dissertation research compels further analysis of various topics and issues surrounding the company and the museum. It is important to examine if and how the company are affected by individuals who were brought in from outside to run the company. An analysis of past presidents, particularly those in office after 1973, would be the focus of the research. It is also important to examine how and if the museum is affected by hiring outsiders, analyzing non-Atlanta Life employees and museum board members who are not family members, non historians, preservationists, and those who lack knowledge of museums operation and maintenance.

Further analysis is needed on branch offices throughout the southeast region of the United States. These examinations will shed light on employees from other branches, their views on Atlanta Life, and how branches impacted the local African American communities. It would also be important to examine property ownership of Atlanta Life to determine if the company owns the land which the branch offices resided.
Additional interviews and follow-up interviews would shed more light on issues within and outside the company. Interviewing more policy owners and their experiences with Atlanta Life provide good insight on these issues surrounding Atlanta Life motives of uplift of the community or economic gain. It would also assist in understanding an outside perspective on the company’s role within the African American community, how the company conducted business with customers, focusing on customer service, and how differences of these interactions changed over time. Interviewing more former and current employee who experienced the downsizing period and follow-ups with previous interviewees would allow more clarity of the major changes of the company, perspectives of those employees who experienced these changes, and what these changes meant to them. Examining the ALFG in the past 10 years would reveal the most recent experiences and events in the firm. Additional interviews with ALIC employees would help explain how the company continued to exist when many other insurance companies like Afro-American Life and Central Life, similar to Atlanta Life did not survive.

An examination of the dynamics surrounding the politics of the Herndon Home, through interviews of volunteers, former staff, museum contributors, and Atlanta residents would provide a variety of perspectives with less bias perceptions and analysis. I am curious of how has the museum’s decline and changes in the company affected the community. And if the changes in the company benefit the community and their needs or the company’s product they are trying to push. Further exploration are necessary on how surrounding communities are affected by these determinations and to what extent the communities have a voice in this representation and usage.
**Recommendations and Applications**

I hope this research can open dialogues between business leaders, preservationists, and community residents to understand the importance to preserve physical landmarks of the history of Alonzo Herndon’s life and company. These collaborations could lead to developing possible solutions for the preservation of the Herndon Home and Herndon-related buildings.

My findings can assist in developing a documentary about the company, telling the Atlanta Life story to a broader audience, particular students. This documentary can assist in presenting the story of Atlanta Life visibly in the history, economics, math, and social studies classrooms, which would in turn help motivate students to strive for entrepreneurship. In addition, this research could contribute to curriculum development for business majors and economists providing a different perspective of business and the ALIC’s strategies for success. The research can contribute to how we define business success and roles.

**Museum**

It is important to re-evaluate the procedure of foundation board selection and structure. It is also imperative to analyze funding raising practices and beliefs surrounding these ideas. The museum board should also consist of a preservationist or historian, familiar with heritage preservation, with an advisor to the board, particularly knowledgeable in preservation and archives. All board members should be required to fundraise as a stipulation to remain on the board. There should be a representative to monitor these efforts. Each board member should be required to meet with staff for
awareness of the day-to-day operations, maintenance, and challenges of the museum.

Board members should also be required to partake in workshops about museum
operation, maintenance, and board leadership.

Through fundraising, the board should hire at least five staff members: director,
an archivist, and three museum associates. The museum should also consist of volunteers
to assist in maintenance and operation of the museum. The museum should have a staff of
five at all times to prevent multiple duties to few staff members and volunteers.

The board should also appoint a mediator between museum staff and board.

Through my observations, there has been a transit of staff at the museum in a short
amount of time. As a result, there is a loss of “intuitional memory” (Lenton 2008) due to
different people managing the collections and documents. When the next person is
running the museum, that individual doesn’t know what to do (Lenton 2008). Therefore,
there needs to be an intermediary to help one understand the other. Creating an assessable
preservation and inventory log outside of the museum, would prevent uncertainty of staff
and volunteers to operate the museum.

I recommend that the board hire an archivist to scan the ALIC Photographic
Collection at the Herndon Home museum, and transfer of the ALIC Photographic
Collection to the Auburn Avenue Research Library to accompany the ALIC records.
Scanning the images of the ALIC Photographic Collection and Herndon family collection
into a digital collection for preservation will provide an electronic copy of the collections.
In addition, transferring the ALIC Photographic Collection will secure and prevent risk or
damage of this valuable collection.
Benefits of Research

This research revealed the longstanding patterns of social responsibility in African American firms, and how the shared struggle for equal rights and fair, treatment transformed business enterprises and strained the relationship between individualistic profit and collective interests. This research provided an examination of past and present relationships between the community and Atlanta Life; how integration changed those relationships, and the peculiar role that segregation played to reinforce the solidarity of the insurance company and the wider African American community.

The research can dispel the myths of African Americans’ lack of business, which may contribute to some African American youths’ motivation to strive for excellence in the areas of business. The media’s stereotypical, skewed, and negative images of African Americans have major influences on the minds and lives of youth. However, this research promotes and presents positive images and contributions to the economic and financial success and longevity of African American entrepreneurship.
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Alisha R. Winn grew up in Riviera Beach, FL, a neighboring town of West Palm Beach. She received Bachelor of Arts degrees in Sociology from Bethune-Cookman University, and Anthropology from Florida Atlantic University. She is a graduate from Georgia State University with a M.A. in Anthropology. Alisha has worked on many African American community research projects on heritage preservation, oral narratives with elders and youth, and incorporating African American history and culture in the curriculum of public school systems. She currently serves as archivist for the Association for Black Anthropologists. Her future research interests include African American working class populations related to educational disparities, employment, and identity, and the impact that learning African American history from community elders instead of textbooks has on youth.