

United States Department of the Interior  
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES  
REGISTRATION FORM

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in How to Complete the National Register of Historic Places Registration Form (National Register Bulletin 16A). Complete each item by marking "x" in the appropriate box or by entering the information requested. If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions. Place additional entries and narrative items on continuation sheets (NPS Form 10-900a). Use a typewriter, word processor, or computer, to complete all items.

1. Name of Property

historic name North Carolina Mutual Building  
other names/site number Blue Palace Tea Shop and Barber Shop

2. Location

street & number 1001, 1001 1/2, & 1003 Washington Street not for publication   
city or town Columbia vicinity   
state South Carolina code SC county Richland code 079  
zip code                     

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1986, as amended, I hereby certify that this  nomination  request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property  meets  does not meet the National Register Criteria. I recommend that this property be considered significant  nationally  statewide  locally.  
( See continuation sheet for additional comments.)

Mary W. Edmonds 12/7/94  
Signature of certifying official Date

Mary W. Edmonds, Deputy SHPO, S.C. Department of Archives & History, Columbia, S.C.  
State or Federal agency and bureau

In my opinion, the property  meets  does not meet the National Register criteria.  
( See continuation sheet for additional comments.)

Signature of commenting or other official Date

State or Federal agency and bureau

4. National Park Service Certification

I, hereby certify that this property is:

entered in the National Register 1/20/95  
                      See continuation sheet.  
 determined eligible for the National Register  
                      See continuation sheet.  
 determined not eligible for the National Register  
 removed from the National Register  
 other (explain):                     

Signature of Keeper Date of Action



**Criteria Considerations**

(Mark "X" in all the boxes that apply.)

- A owned by a religious institution or used for religious purposes.
- B removed from its original location.
- C a birthplace or a grave.
- D a cemetery.
- E a reconstructed building, object or structure.
- F a commemorative property.
- G less than 50 years of age or achieved significance within the past 50 years.

**Areas of Significance**

(Enter categories from instructions)

- Ethnic Heritage: Black
- Social History
- Commerce
- Law
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

**Significant Dates**

1909

**Significant Person**

(Complete if Criterion B is marked above)

**Cultural Affiliation**

N/A

**Architect/Builder**

Perrin, Summerville M.

**Period of Significance**

1909-1944

**Narrative Statement of Significance**

(Explain the significance of the property on one or more continuation sheets.)

**9. Major Bibliographical References**

**Bibliography**

(Cite the books, articles, and other sources used in preparing this form on one or more continuation sheets.)

**Previous documentation on file (NPS)**

- preliminary determination of individual listing (36 CFR 67) has been requested.
- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey # \_\_\_\_\_
- recorded by Historic American Engineering Record # \_\_\_\_\_

**Primary Location of Additional Data**

- State Historic Preservation Office
- Other State agency
- Federal agency
- Local government
- University
- Other

Name of repository: South Caroliniana Library, University of South Carolina

**10. Geographical Data**

Acreeage of Property Less than one acre

**UTM References**

(Place additional UTM references on a continuation sheet)

	Zone	Easting	Northing	Zone	Easting	Northing
1	<u>17</u>	<u>496480</u>	<u>3762280</u>	3	_____	_____
2	_____	_____	_____	4	_____	_____
	<u>See continuation sheet.</u>					

**Verbal Boundary Description**

(Describe the boundaries of the property on a continuation sheet.)

**Boundary Justification**

(Explain why the boundaries were selected on a continuation sheet.)

**11. Form Prepared By**

name/title Steven A. Davis  
organization Applied History Program, University of South Carolina date July 30, 1994  
street & number 1580 Sunset NE telephone (803) 536-0619  
city or town Orangeburg state SC zip code 29115

**Additional Documentation**

Submit the following items with the completed form:

**Continuation Sheets**

**Maps**

A USGS map (7.5 or 15 minute series) indicating the property's location.  
A Sketch map for historic districts and properties having large acreage or numerous resources.

**Photographs**

Representative black and white photographs of the property.

**Additional items** (Check with the SHPO or FPO for any additional items)

**Property Owner**

(Complete this item at the request of the SHPO or FPO.)

name Mr. Leslie H. McIver, Sr.  
street & number P.O. Box 421 telephone \_\_\_\_\_  
city or town Conway state SC zip code 29526

Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C. 470 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18.1 hours per response including the time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Chief, Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Project (1024-0018), Washington, DC 20503.

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NATIONAL REGISTER OF HISTORIC PLACES  
CONTINUATION SHEET

Section 7 Page 1

North Carolina Mutual Building  
name of property  
Richland County, SC  
county and state

Description

The North Carolina Mutual Building is a three-story brick commercial block at the northeast corner of Washington and Park Streets in the downtown area of Columbia, South Carolina. Built in 1909, the structure has housed businesses on its first floor with offices, a meeting hall, and apartments on its second and third floors. Significant additions to the building were made around 1915 and the late 1920s or early 1930s. Though the North Carolina Mutual Building has been neglected in recent years, it still maintains its historic appearance and physical integrity.

Located in Columbia's downtown area, the North Carolina Mutual Building is in an urban setting largely made up of office buildings, parking garages, and parking lots. Richland County's library dominates the building's block. The North Carolina Mutual Building is surrounded by streets on two sides and the library's parking lot on the other two sides. Historically, the building has had an urban setting in an African-American business district adjacent to Columbia's main business district.

The North Carolina Mutual Building is a rectangular brick commercial block with three stories. The main facade faces south on Washington Street. The first two floors of this facade are visually distinct from the third floor which is a later addition. These two floors of the Washington Street facade are made of yellow brick in a running bond pattern. The facade's first floor contains two storefronts with a central doorway in between them. The central doorway has a single door and a fanlight above it with arched brickwork including corbelling above the fanlight. The storefront to the east of the central doorway is covered by an awning. A display window is on the west side of this storefront with a recessed entrance on the east side. An angled display window connects the above mentioned display window with the single doorway into the store. On the other side of the door is a narrow window. The storefront to the west of the facade's central doorway has apparently been altered since its entrance is not recessed into the building. A display window is on the storefront's east side and a single doorway is on its west side.

Separating the Washington Street facade's first floor from its second floor is a piece of tin molding with a band of dentils just under it. The second floor of the facade includes three wooden double windows with each window having an one over one pane configuration. The three double windows have stone sills. Above the middle window is a sign which reads "MUTUAL AND PROVIDENT ASSOCIATION." This sign is original to the building. Separating the second and third floors of the facade is a tin cornice which continues around the building's corners on either side of this facade. The third floor is made of red brick in a running bond pattern. There are three wooden double windows with each window having a nine over nine pane configuration. Each of the double windows has a stone sill. Above the middle window is a stone with a Masonic symbol. The top of the Washington Street facade includes corbelling.

The other three facades of the North Carolina Mutual Building are of brick in a common bond pattern. The first floor of the western facade facing Park Street includes four small windows placed near the top of the floor and a doorway with double doors. The second and third floors of the facade each include three double windows and a single window with all of the windows covered over by wooded sheets. The rear facade faces north and includes a number of covered windows of different sizes. A fire escape leads to a single doorway on the third floor. A shed structure of wood and cement blocks with a roof of metal sheeting is attached to the first floor of the rear facade. The eastern facade of the building has two small windows near the top of its first floor. Each of the facade's second and third floors contains two double windows surrounded by a single window on either side. Wood sheeting covers all of the windows. The building's roof is flat and covered with tar and gravel.

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North Carolina Mutual Building  
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county and state

Description (continued)

The North Carolina Mutual Building has undergone alterations since its completion in 1909. The original building was a two-story structure.<sup>1</sup> Around 1915, a small one-story addition was built on the building's east side to house another shop.<sup>2</sup> When the North Carolina Mutual Life Insurance Company sold the building in 1920, it did not sell this one-story addition. After 1920, the addition was under separate ownership from the main part of the structure.<sup>3</sup> The one-story addition has been replaced by a parking lot for the Richland County Library which purchased that property in 1991.<sup>4</sup> In 1927, a Masonic lodge purchased the two-story North Carolina Mutual Building and added a third floor to it during the late 1920s or early 1930s.<sup>5</sup> In recent years, the North Carolina Mutual Building has been neglected and is currently not in use. However, the structure maintains its historic design, materials, and overall appearance.

Statement of Significance

The North Carolina Mutual Building in Columbia, South Carolina, is eligible for the National Register of Historic Places under criterion A for its role in the social history of the city's African-American community. Built in 1909, this commercial building became a significant part of the Washington Street business district. African-American businesses, professionals, and institutions in the North Carolina Mutual Building provided needed goods and services to Columbia's black population during the years of Jim Crow segregation in the South.

Like other southern cities, Columbia was under the Jim Crow system of racial segregation by the early twentieth century. In order to deal with segregation, Columbia's African-Americans formed many of their own institutions and businesses to serve their community. While these institutions and businesses were located in several areas of the city, the main concentration was in the Washington Street business district. This district was located along the 900, 1000, and 1100 blocks of Washington Street and along Assembly and Park Streets on either side of Washington. With many of Columbia's most important African-American businesses and professionals, the Washington Street business district was the city's black downtown during the period of Jim Crow segregation.<sup>6</sup>

The North Carolina Mutual Building was built by the North Carolina Mutual and Provident Association in 1909. This life insurance company was founded in 1898 by John Merrick and six other black businessmen in Durham, North Carolina. The company changed its name in 1919 to the North Carolina Mutual Life Insurance Company and would later become the largest black-

<sup>1</sup>Sanborn Insurance Map, Columbia, South Carolina (New York: Sanborn Map Company), 1910.

<sup>2</sup>Walsh's Columbia, South Carolina, City Directory (Charleston, South Carolina: Walsh Directory Company, Inc.), 1915-1916; Sanborn Insurance Map, 1910, 1919.

<sup>3</sup>Richland County, South Carolina, Register of Mesne Conveyances, deed, book CD, 137.

<sup>4</sup>Richland County, South Carolina, Register of Mesne Conveyances, deed, book 1016, 843-848.

<sup>5</sup>Richland County, South Carolina, Register of Mesne Conveyances, deeds, book CW, 433, book DV, 109; Columbia (South Carolina) Palmetto Leader, 7 May 1927, 7.

<sup>6</sup>John Hammond Moore, Columbia and Richland County: A South Carolina Community, 1740-1990 (Columbia: University of South Carolina Press, 1993), 369-372, 385; Paul Frederick Seman, "Structural and Spatial Distribution of Black Owned Businesses in Columbia, South Carolina, 1900 to 1976" (M.A. thesis, University of South Carolina, 1977), 41-42, 63-69.

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North Carolina Mutual Building  
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Statement of Significance (continued)

owned life insurance company in the United States.<sup>7</sup> During March of 1909, North Carolina Mutual paid two thousand dollars for a lot with two small dwellings at the northeast corner of Washington and Park Streets in the Washington Street business district.<sup>8</sup> Summerville M. Perrin, a local African-American contractor, was hired to construct a two-story building on the lot. North Carolina Mutual's new state headquarters for South Carolina was completed by June of 1909. Built at a cost of around seven thousand dollars, the brick structure included two stores on the first floor and nine offices on the second floor. The company would use three of the offices and rent the others.<sup>9</sup>

The North Carolina Mutual Building's commercial role in Columbia's African-American community included several black-owned life insurance companies. Though it sold the building in 1920, North Carolina Mutual continued to maintain an office in it until the mid-1930s.<sup>10</sup> In addition, the National Benefit Life Insurance Company of Washington, D.C., operated in the North Carolina Mutual Building during the late 1920s and early 1930s. Founded in 1898, this company was the largest black-owned life insurance company in the United States at the time its Columbia branch was located in the building. The Pilgrim Health and Life Insurance Company had an office in the building in the mid-1930s.<sup>11</sup> Due to claims that blacks were poor insurance risks, white-owned life insurance companies either charged higher premiums for African-Americans or did not offer them insurance at all. By the 1890s, black-owned companies were filling this void in the insurance field. Without competition from larger white-owned companies, African-American life insurance companies prospered and became quite large when compared with other black-owned businesses. Because of their size and resources, black-owned life insurance companies were sources of pride for African-Americans.<sup>12</sup> For example, Columbia's black community took pride in the fact that North Carolina Mutual was able to pay a

<sup>7</sup>William Jesse Kennedy, Jr., The North Carolina Mutual Story (Durham, North Carolina: North Carolina Mutual Life Insurance Company, 1970), 2-4, 33, 37-39, 45, 114-115, 204.

<sup>8</sup>Richland County, South Carolina, Register of Mesne Conveyances, deed, book AT, 410.

<sup>9</sup>Columbia (South Carolina) State, 13 June 1909, 10; 14 June 1909, 3.

<sup>10</sup>Richland County, South Carolina, Register of Mesne Conveyances, deed, book CD, 137; Hill's Columbia City Directory (Richmond, Virginia: Hill Directory Company, Inc.), 1929-1932, 1934-1936.

<sup>11</sup>Hill's Columbia City Directory, 1929-1932, 1934-1936; J.H. Harmon, Arnett G. Lindsay, and Carter G. Woodson, The Negro as a Business Man (College Park, Maryland: McGrath Publishing Company, 1929), 99-100.

<sup>12</sup>Ronald W. Bailey, ed., Black Business Enterprise: Historical and Contemporary Perspective (New York: Basic Books, Inc., 1971), 165-166; Roy F. Lee, The Setting for Black Business Development: A Study in Sociology and Political Economy (Ithaca, New York: The New York State School of Industrial and Labor Relations, Cornell University, 1972), 109-116.

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Statement of Significance (continued)

bond of fifteen thousand dollars required in order to operate in South Carolina.<sup>13</sup> In addition, black-owned life insurance companies provided opportunities for leadership training within the local African-American community. For example, William H. Harvey came to North Carolina Mutual's Columbia office in the 1910s as an agent. He would later become the president of Columbia's black-owned Victory Savings Bank and a member of North Carolina Mutual's board of directors.<sup>14</sup>

In addition to life insurance companies, the North Carolina Mutual Building's commercial role in Columbia's black community involved the numerous small black-owned businesses which operated in the structure between 1909 and 1944. As with the insurance companies, other successful African-American businesses in the building provided local blacks the goods and services denied them by white-owned businesses. Unfortunately, these areas of business tended to be in personal services and retail food, two areas which rarely allowed large scale operations. Columbia's small black-owned businesses were handicapped in several ways by segregation. It was hard for black businessmen to get bank loans since white-owned banks discriminated and black-owned banks were few in number. Many black-owned businesses were restricted to serving only the African-American community which was the poorest group of Columbians.<sup>15</sup> The small black-owned businesses in the North Carolina Mutual Building included barber shops, beauty shops, tailors, dressmakers, shoe repair shops, and restaurants.<sup>16</sup>

Along with small African-American businesses, the North Carolina Mutual Building housed the offices of black professionals. Edward B. Thompson and Charles Eugene Stephenson were two African-American doctors with offices in the building around the 1910s.<sup>17</sup> In addition to preachers and teachers, physicians were among the largest groups of black professionals. These three areas of life were largely segregated allowing African-Americans to hold positions without white competition.<sup>18</sup>

<sup>13</sup>R. McCants Andrews, John Merrick: A Biographical Sketch (Durham, North Carolina: Press of the Seeman Printery, 1920), 87-90; Columbia (South Carolina) State, 14 June 1909, 3.

<sup>14</sup>Walsh's Columbia, South Carolina, City Directory (Columbia, South Carolina: Walsh Directory Company, Inc.), 1919; Columbia (South Carolina) Palmetto Leader, 10 January 1925, 4; Kennedy, The North Carolina Mutual Story, 197.

<sup>15</sup>Seman, "Structural and Spatial Distribution of Black Owned Businesses," 30-32, 63-69.

<sup>16</sup>Walsh's Columbia, South Carolina, City Directory (Charleston, South Carolina: Walsh Directory Company, Inc.), 1909-1917; Greater Columbia, South Carolina, City And Suburban Directory (Columbia, South Carolina: Southern Directory Agency Publishers), 1918; Walsh's Columbia, South Carolina, City Directory (Columbia, South Carolina: Walsh Directory Company, Inc.), 1919-1921; Walsh's Columbia, South Carolina, City Directory (Asheville, North Carolina: House of Directories Publishers), 1922-1926; City Directory of Columbia, S.C. (Columbia, South Carolina: State Company Printers and Publishers), 1927-1928; Hill's Columbia City Directory, 1929-1932, 1934-1943.

<sup>17</sup>Walsh's Columbia, South Carolina, City Directory, 1910-1915.

<sup>18</sup>Bailey, ed., Black Business Enterprise, 165.



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Statement of Significance (continued)

The North Carolina Mutual Building has significance in the area of law. Nathaniel J. Frederick was an African-American lawyer who had an office in the building. In the early 1900s, he was principal of the Howard School for Columbia's black students. Frederick was admitted to the bar and began a law practice in 1913.<sup>19</sup> During the mid-1910s, he had what may have been his first law office in the North Carolina Mutual Building. By 1917, Frederick had relocated his office to another building.<sup>20</sup> For many years, he was the only practicing black attorney in Richland County. In 1926, Frederick handled the Lowman case which became his most important one. In addition, Frederick served as editor of Columbia's black newspaper The Palmetto Leader from the mid-1920s until the late 1930s. By the time of his death in 1938, he had become one of Columbia's most prominent African-American leaders.<sup>21</sup>

The North Carolina Mutual Building played a social role in Columbia's African-American community. In April of 1927, the Palmetto Grand Lodge, Free and Accepted Ancient York Masons bought the building for ten thousand dollars.<sup>22</sup> The Masons added a third floor to the structure and used it as a meeting hall until the early 1940s.<sup>23</sup> The Palmetto Grand Lodge served as a social center for Columbia's black community, especially its middle class. African-Americans were excluded from white Masonic orders and faced economic discrimination in a segregated society. As a result, the black middle class tended to be less affluent than its white counterpart. Masonry and other African-American fraternal organizations provided the black middle class with an important symbol of social position and opportunities for the development of community leaders.<sup>24</sup>

By the 1960s, the Washington Street business district was suffering from the movement of black residents out of the central city leaving a smaller customer base for black-owned businesses such as those in the North Carolina Mutual Building. The city's 1924 zoning ordinance encouraged commercial uses for the African-American residential areas surrounding the business district. In 1954, Columbia began its urban renewal programs which wiped out much of these neighborhoods.<sup>25</sup> In addition, the Washington Street business district declined because of integration in the 1960s. While segregation had created a safe black customer base for

<sup>19</sup>Moore, Columbia and Richland County, 257, 380-381.

<sup>20</sup>Walsh's Columbia, South Carolina, City Directory, 1914-1917.

<sup>21</sup>Columbia (South Carolina) Palmetto Leader, 10 September 1938, 1; Moore, Columbia and Richland County, 380-381.

<sup>22</sup>Richland County, South Carolina, Register of Mesne Conveyances, deed, book CW, 433.

<sup>23</sup>Columbia (South Carolina) Palmetto Leader, 7 May 1927, 7; Hill's Columbia City Directory, 1930-1932, 1934-1942.

<sup>24</sup>William A Muraskin, Middle-class Blacks in a White Society: Prince Hall Freemasonry in America (Berkeley: University of California Press, 1975), 25-31.

<sup>25</sup>Stephen William Skelton, "The Congaree Vista: Growth and Development from 1786 to the Present" (M.A. thesis, University of South Carolina, 1992), 126-143.

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Statement of Significance (continued)

certain goods and services, integration destroyed that base. As a result of these problems, there has been a dramatic drop in the number of black-owned businesses in the Washington Street business district.<sup>26</sup> Most of the buildings in the area have been demolished during the past several decades for office buildings, parking garages, and parking lots. Today, the North Carolina Mutual Building remains as one of a handful of structures left from the Washington Street business district. The building is eligible for the National Register due to its significance to the heritage of Columbia's African-American community from 1909 to 1944.

<sup>26</sup>Seman, "Structural and Spatial Distribution of Black Owned Businesses," 60-69.

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- Columbia (South Carolina) Palmetto Leader, 7 May 1927, 7; 10 September 1938, 1.
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- Richland County, South Carolina, Register of Mesne Conveyances, deeds, book AT, 410; book CD, 137; book CW, 433; book DV, 109; book EJ, 259; book EZ, 250; book FD, 597; book 37, 252-261; book 170, 664-666; book 396, 949-951; book 567, 339-342; book 941, 168-179; book 1016, 843-848.
- Sanborn Insurance Map, Columbia, South Carolina. New York: Sanborn Map Company, 1910, 1919, 1956.
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**Bibliography (continued)**

Walsh's Columbia, South Carolina, City Directory. Columbia, South Carolina: Walsh Directory Company, Inc., 1919-1921.

**Verbal Boundary Description**

Richland County Tax Map 09013, Block 3, Lot 18.

**Boundary Justification**

This is the lot of land bought by the North Carolina Mutual and Provident Association in 1909 excluding the portion with the one-story addition which was under separate ownership after 1920. The excluded portion of the original lot is now part of a parking lot.

**Photographs**

Name of site: North Carolina Mutual Building

Location: Richland County, SC

Photographer: Steven A. Davis

Date: December of 1993

Location of original negatives: South Carolina State Historic Preservation Office

1. Northern view of the Washington Street facade.
2. Northern view of the first two stories of the Washington Street facade.
3. Northern view of the central doorway on the Washington Street facade.
4. Eastern view of the Park Street elevation.
5. Southern view of the rear of the building.
6. Western view of the building's east elevation.
7. Eastern view of the building and its surroundings on Washington Street.