

INDIVIDUAL PROPERTY FORM FOR

Fayetteville MRA

MULTIPLE RESOURCE OR _____ THEMATIC NOMINATION

1 NAME

HISTORIC

(Former) Fayetteville Mutual Insurance Company Building

AND/OR COMMON

Point News

2 LOCATION

STREET & NUMBER

320 Hay Street

____ NOT FOR PUBLICATION

CITY, TOWN

Fayetteville

____ CONGRESSIONAL DISTRICT

____ VICINITY OF

7th

STATE

North Carolina

CODE

037

COUNTY

Cumberland

CODE

051

3 CLASSIFICATION

CATEGORY

___ DISTRICT

BUILDING(S)

___ STRUCTURE

___ SITE

___ OBJECT

OWNERSHIP

___ PUBLIC

PRIVATE

___ BOTH

PUBLIC ACQUISITION

___ IN PROCESS

___ BEING CONSIDERED

N/A

STATUS

OCCUPIED

___ UNOCCUPIED

___ WORK IN PROGRESS

ACCESSIBLE

___ YES, RESTRICTED

YES, UNRESTRICTED

___ NO

PRESENT USE

___ AGRICULTURE

COMMERCIAL

___ EDUCATIONAL

___ ENTERTAINMENT

___ GOVERNMENT

___ INDUSTRIAL

___ MILITARY

___ MUSEUM

___ PARK

___ PRIVATE RESIDENCE

___ RELIGIOUS

___ SCIENTIFIC

___ TRANSPORTATION

___ OTHER

4 OWNER OF PROPERTY

NAME

5/8 interest: Bertha Isabelle Westbrook 3/8 interest: Charles Sandlin Taylor

STREET & NUMBER

311 S. Clinton Avenue

3517 Furman Drive

CITY, TOWN

Dunn, North Carolina 28334

STATE

Fayetteville, North Carolina 28304

5 LOCATION OF LEGAL DESCRIPTION

COURTHOUSE,

REGISTRY OF DEEDS, ETC.

Register of Deeds, Cumberland County Courthouse

STREET & NUMBER

P.O. Box 2039

CITY, TOWN

Fayetteville

STATE

North Carolina 28302

6 FORM PREPARED BY

NAME / TITLE

Linda Jasperse, Principal Investigator, City of Fayetteville

ORGANIZATION

Consultant for Survey and Planning Branch

DATE

March 31, 1982

STREET & NUMBER

Division of Archives and History, 109 E. Jones Street

TELEPHONE

1-919-733-6545

CITY OR TOWN

Raleigh

STATE

North Carolina 27611

7 DESCRIPTION

CONDITION		CHECK ONE	CHECK ONE
<input checked="" type="checkbox"/> EXCELLENT	<input type="checkbox"/> DETERIORATED	<input checked="" type="checkbox"/> UNALTERED	<input checked="" type="checkbox"/> ORIGINAL SITE
<input type="checkbox"/> GOOD	<input type="checkbox"/> RUINS	<input type="checkbox"/> ALTERED	<input type="checkbox"/> MOVED DATE _____
<input type="checkbox"/> FAIR	<input type="checkbox"/> UNEXPOSED		

DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE

The (Former) Fayetteville Mutual Insurance Company Building c. 1853 is situated on the triangular lot created by the intersection of Old and Hay Streets in downtown Fayetteville. Remnants of eighteenth century street patterns, the two streets converged to form a point which during the antebellum period marked the center point between the town's wholesale grocery and dry goods districts. The existence of a local mutual insurance company, housed in a storefront which is a uniquely-shaped example of the Greek Revival commercial venacular, testifies to the economic, industrial, and mercantile prosperity of 1830s-1850s Fayetteville.

The two-story wedge-shaped brick building originally had four bay front fenestration which with the presence of 6/1 sash windows remains intact on the second story. First floor fenestration consists of a single door, picture window, and a narrow window with two-light transom near the east end, replacements for the two original single center windows and flanking paired door-window combinations. First floor openings are covered by a protective rectangular awning above the main entrance which is adorned with advertising signs for goods such as magazines, newspapers, candies and tobacco offered for sale within. Above the brick walls, which are now stuccoed, is a gutter and three-step squared cornice. Capping the entire building is a standing seam-covered tin hip roof which is characteristic of the Greek Revival.

The west end of the building--nearest the triangular point--bears a single first-story picture window covered by a fabric awning. It is surmounted to roof level by additional signs.

The only other exposed side is to the rear or north which is skewed to that on the front or south. It was probably two-bay at one time but some windows have been bricked over and the openings scattered. The first floor bears a single door at the east end and a picture window and transomed door to the west. Two window openings are still present on the second-story level; the left is six-over-one and the right screened and hooded. On the exterior, the (Former) Fayetteville Mutual Insurance Company Building is straightforward, simple, and functional, and bears no decorative features.

The interior has been transformed into sales space and a grill. The first floor is one large trapezoidal room which has an end dining area as well as the above-named features. It has a cyma recta molding near the ceiling. The upstairs is accessible by a narrow straight staircase which runs along the inside of the north wall. Upstairs, partitions have been erected to provide for hall, kitchen, office, storage and bathroom facilities--truly maximum use of limited floor space! It is on the second-story level where the original chimney flue, plastered walls, and simple wide wooden window surrounds are visible, despite the partitions and modern ceiling and floor covers.

8 SIGNIFICANCE

_____ NATIONAL

_____ STATE

 X LOCAL

PERIOD

AREAS OF SIGNIFICANCE -- CHECK AND JUSTIFY BELOW

<input type="checkbox"/> PREHISTORIC	<input type="checkbox"/> ARCHEOLOGY-PREHISTORIC	<input type="checkbox"/> COMMUNITY PLANNING	<input type="checkbox"/> LANDSCAPE ARCHITECTURE	<input type="checkbox"/> RELIGION
<input type="checkbox"/> 1400-1499	<input type="checkbox"/> ARCHEOLOGY-HISTORIC	<input type="checkbox"/> CONSERVATION	<input type="checkbox"/> LAW	<input type="checkbox"/> SCIENCE
<input type="checkbox"/> 1500-1599	<input type="checkbox"/> AGRICULTURE	<input type="checkbox"/> ECONOMICS	<input type="checkbox"/> LITERATURE	<input type="checkbox"/> SCULPTURE
<input type="checkbox"/> 1600-1699	<input checked="" type="checkbox"/> ARCHITECTURE	<input type="checkbox"/> EDUCATION	<input type="checkbox"/> MILITARY	<input type="checkbox"/> SOCIAL/HUMANITARIAN
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> ART	<input type="checkbox"/> ENGINEERING	<input type="checkbox"/> MUSIC	<input type="checkbox"/> THEATER
<input checked="" type="checkbox"/> 1800-1899	<input checked="" type="checkbox"/> COMMERCE	<input type="checkbox"/> EXPLORATION/SETTLEMENT	<input type="checkbox"/> PHILOSOPHY	<input type="checkbox"/> TRANSPORTATION
<input type="checkbox"/> 1900-	<input type="checkbox"/> COMMUNICATIONS	<input type="checkbox"/> INDUSTRY	<input type="checkbox"/> POLITICS/GOVERNMENT	<input type="checkbox"/> OTHER (SPECIFY)
		<input type="checkbox"/> INVENTION		

SPECIFIC DATES ca. 1853

BUILDER/ARCHITECT unknown

STATEMENT OF SIGNIFICANCE

The Fayetteville Mutual Insurance Company was formed in 1853 to make property and fire insurance available locally rather than from out-of-town or out-of-state agencies. One of only two antebellum survivals of the commercial vernacular Greek Revival, the building which housed the company was centrally located on Hay Street between the town's thriving wholesale grocery and dry goods districts. The formation and growth of the Fayetteville Mutual Insurance Company was made possible during a period of economic prosperity, and was directed by local merchants and businessmen such as George McNeill, wholesale grocer, and James Kyle, dry goods merchant. Following general economic trends, the company prospered until the Civil War along with the rest of the community, but declined thereafter and dissolved in the face of a weak statewide economy by 1870, leaving the building free for a wide variety of commercial uses.

CRITERIA ASSESSMENT

- A. The Fayetteville Mutual Insurance Company, centrally located between Hay Street's wholesale grocery and dry goods districts, was formed during a period of economic prosperity, making property and fire insurance--available in preceeding decades only from out-of-town or out-of-state companies--available locally.
- B. Local merchants, businessmen, and professionals of note, such as George McNeill, and Thomas S. Lutterloh, wholesale grocers, and James Kyle, dry goods merchant, served as officers and/or directors of the local insurance company.
- C. The two-story trapezoidal shaped brick building c. 1853 is an example of the commercial vernacular Greek Revival with its even four-bay front and tin-covered hip roof, one of the only two extant antebellum commercial structures on the north side of Hay Street.

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Inventory—Nomination Form**

Significance/
Historical Background

8

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date entered	

2

Continuation sheet

Item number

Page

Fayetteville Mutual Insurance Company flourished during the first half decade of its existence. In 1855, it insured \$882,228.00 worth of property and had \$128,584.26 worth of premium notes on hand.⁸ By 1859, the totals nearly doubled to \$1,563,490.01 and \$247,738.08, respectively. Assets in the same year--on the eve of the Civil War--amounted to \$254,618.62.⁹ No doubt the company's strategic downtown location between the Hay Street grocery and the dry goods districts contributed to its success. Evidence suggests, too, that the operations expanded regionally, since two directors from Wilmington and two traveling agents were added around 1859.¹¹ They lived up to the claim that they were "established upon a foundation which could not be moved."¹²

It seems, however, that the success was short-lived. By 1861, cash and other assets had dwindled to \$5,077.36.¹³ The company advertised through the close of the following year, but not thereafter. Several factors may account for this. First, trade and manufacturers, as well as related service companies like insurance agencies, had normal operations interrupted as Civil War activity intensified. Second, the local insurance company could not compete with economies of scale, like Aetna Insurance Company of Hartford, Connecticut. This agency's advertisement, which appeared alongside Fayetteville Mutual's in the 3 January 1861 Fayetteville Observer, listed assets of \$2,030,423.00 (\$850,303.15 cash) in bank, United States, state, city, and railroad stocks as well as mortgage bonds, real estate, and miscellaneous holdings. This had a tendency to minimize the importance of the local insurance company's \$5,077.35 worth of assets.

The offices of the Fayetteville Mutual Insurance Company were sold to James Kyle in 1869. The company seems to have been in dissolution and therefore sold the building far below its face value.¹⁴ It is doubtful that Kyle occupied the old headquarters, since he for many years operated out of a commodious location at the northwest corner of the Market House. Kyle family members owned the property until 1895, at which time it was transferred to W. B. McMillan.¹⁵ Subsequent owners include A. E. Dixon, Tildon Walker, C. W. Sandrock, C. W. Rankin, and Charles B. Taylor, all of whom had local commercial, construction, insurance, and/or real estate interests.¹⁶

The former Fayetteville Mutual Insurance Company Building has been leased throughout the majority of its late nineteenth and early twentieth century history for a variety of purposes. Until the second decade of the twentieth century, it housed shoe shop operations and gradually went to food items and offices.¹⁷ Since the 1920s it has served as a news stand, first C. B. Taylor's News Company and now "Point News."¹⁸ William Ward, who currently leases the building, has with his wife operated a combination newsstand/grill there for over thirty years.¹⁹

United States Department of the Interior
National Park Service

National Register of Historic Places
Inventory—Nomination Form

Fay. Mutual Significance/
Continuation sheet Historical Background Item number 8

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Page 3

Reference Notes:

¹Richard W. Griffin and Diffee W. Standard, "The Cotton Textile Industry in Antebellum North Carolina: Part II, An Era of Boom and Consolidation, 1830-1860", The North Carolina Historical Review 34 (April 1957): 144; Richard W. Griffin, "Reconstruction of the North Carolina Textile Industry, 1865-1885" The North Carolina Historical Review 41 (January 1964): 34.

²J. H. Myrover and the Bank of Fayetteville, Short History of Cumberland County and the Cape Fear Section (Fayetteville, NC: The North Carolina Baptist Publishing Company, 1905); hereinafter cited as Myrover, History of Cumberland County.

³Fayetteville Observer, 10 February 1853.

⁴Fayetteville Observer, 10 February 1853 and 4 January 1855.

⁵Myrover, History of Cumberland County, 12; Rev. L. Branson. A.M., editor, North Carolina Business Directory (Raleigh: Branson Jones, Publishers, 1867-8), 36.

⁶Cumberland County Deeds, Book 52, Page 173.

⁷Cumberland County Deeds, Book 59, Page 71.

⁸Fayetteville Observer, 4 January 1855.

⁹Fayetteville Observer, 5 January 1860.

¹⁰Myrover, History of Cumberland County, 12.

¹¹Fayetteville Observer, 5 January 1860.

¹²Fayetteville Observer, 4 January 1855.

¹³Fayetteville Observer, 3 January 1861.

¹⁴Cumberland County Deeds, Book 59, Page 71.

¹⁵Cumberland County Deeds, Book 99, Page 29.

¹⁶Cumberland County Deeds, Book 138, Page 338; Book 162, Page 135; Book 275, Page 37; Book 276, Page 46; Book 330, Page 130; Book 379, Page 192, and so forth.

¹⁷1885, 1891, 1901, 1908, and 1914 Sanborn Maps for Fayetteville, North Carolina.

¹⁸1924 and 1951 City Directories for Fayetteville, North Carolina.

¹⁹Interview with William and Helen Ward, by Linda Jasperse, 12 September 1981, Fayetteville, North Carolina.

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National Park Service**

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Inventory—Nomination Form**

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(Former) Fayetteville Mutual Insurance Company Building

Continuation sheet Bibliographical

Item number

9

Page

2

References

Branson, L. Rev., A. M. North Carolina Business Directory. Raleigh: Branson and Jones, Publishers, 1867-8.

City Directory for Fayetteville, North Carolina: 1924, 1951.

Cumberland County Records: Deeds.

Fayetteville Observer, 10 February 1853; 5 January 1860.

Griffin, Richard W. "Reconstruction of the North Carolina Textile Industry, 1865-1885." The North Carolina Historical Review 41 (January 1964): 34 - 53.

Griffin, Richard W. and Standard, Diffie W. "The Cotton Textile Industry in Antebellum North Carolina: Part II, An Era of Boom and Consolidation, 1830-1860." The North Carolina Historical Review 34 (April 1957): 131 - 164.

Myrover, J. H. and the Bank of Fayetteville. Short History of Cumberland County and the Cape Fear Section. Fayetteville, NC: The North Carolina Baptist Publishing Company, 1905.

Sanborn Maps of Fayetteville, North Carolina: 1885, 1891, 1901, 1908, 1914.

Ward, William and Helen. Fayetteville, North Carolina. Interview by Linda Jasperse, 12 September 1981.

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National Register of Historic Places
Inventory—Nomination Form

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Continuation sheet

Item number

Page 1 of 3

Multiple Resource Area
Thematic Group

dnr-11

Name Fayetteville Multiple Resource Area
State North Carolina

Nomination/Type of Review

Date/Signature

1. Atlantic Coast Line Railroad Station

Entered in the National Register

for Keeper
Attest

7/7/83 Melvin J. Byers

2. Barge's Tavern

Substantive Review

for Keeper

Attest

accept Patrick Andrews 7/7/83

3. Camp Ground Methodist Church

Entered in the National Register

for Keeper

Attest

Melvin J. Byers 7/7/83

4. Cape Fear and Yadkin Valley Railway Passenger Depot

Entered in the National Register

for Keeper

Attest

7/7/83 Melvin J. Byers

5. Carolina Theater

Entered in the National Register

for Keeper

Attest

7/7/83 Melvin J. Byers

6. Davis, John, House

Entered in the National Register

for Keeper

Attest

7/7/83 Melvin J. Byers

7. Evans Metropolitan AME Zion Church

Entered in the National Register

for Keeper

Attest

7/7/83 Melvin J. Byers

8. Fayetteville Ice and Manufacturing Company: Plant and Engineer's House

Entered in the National Register

for Keeper

Attest

7/7/83 Melvin J. Byers

9. Fayetteville Mutual Insurance Company

Entered in the National Register

for Keeper

Attest

7/7/83 Melvin J. Byers

10. First Baptist Church

Entered in the National Register

for Keeper

Attest

7/7/83 Melvin J. Byers

United States Department of the Interior
National Park Service

Fayetteville Mutual Insurance Company
Building (Fayetteville MRA)
Cumberland County
NORTH CAROLINA

MAY 23 1983

Working No. _____

Fed. Reg. Date: 2-7-84

Date Due: 6/23/83 - 7/7/83

Action: ACCEPT 7/7/83

Entered in the _____ RETURN _____
National Register _____ REJECT _____

Federal Agency: _____

- resubmission
- nomination by person or local government
- owner objection
- appeal

Substantive Review: sample request appeal NR decision

Reviewer's comments:

Recom./Criteria _____

Reviewer _____

Discipline _____

Date _____

see continuation sheet

Nomination returned for: technical corrections cited below
 substantive reasons discussed below

1. Name

2. Location

3. Classification

Category	Ownership	Status	Present Use
	Public Acquisition	Accessible	

4. Owner of Property

5. Location of Legal Description

6. Representation in Existing Surveys

has this property been determined eligible? yes no

7. Description

Condition		Check one	Check one
<input type="checkbox"/> excellent	<input type="checkbox"/> deteriorated	<input type="checkbox"/> unaltered	<input type="checkbox"/> original site
<input type="checkbox"/> good	<input type="checkbox"/> ruins	<input type="checkbox"/> altered	<input type="checkbox"/> moved date _____
<input type="checkbox"/> fair	<input type="checkbox"/> unexposed		

Describe the present and original (if known) physical appearance

- summary paragraph
- completeness
- clarity
- alterations/integrity

8. Significance

Period _____ Area of Significance—Check and justify below

Specific dates _____ Builder Architect _____

Statement of Significance (in one paragraph)

- summary paragraph
- completeness
- clarity
- applicable criteria
- justification of areas checked
- relating significance to the resource
- context
- relationship of integrity to significance
- justification of exception
- other

9. Major Bibliographical References

10. Geographical Data

Acres of nominated property _____

Quadrangle name _____

UNIT References _____

Verbal boundary description and justification _____

11. Form Prepared By

12. State Historic Preservation Officer Certification

The evaluated significance of this property within the state is:

national state local

State Historic Preservation Officer signature _____

title _____ date _____

13. Other

- Maps
- Photographs
- Other

Questions concerning this nomination may be directed to _____

Signed _____ Date _____ Phone: 202 272 - 3504

Comments for any item may be continued on an attached sheet



U.S.P.O.
FAYETTEVILLE, NC.
APRIL 2, 1910.
FROM SOUTHEAST

NEGATIVE NUMBER N-80-2-126

PHOTOGRAPHER UNKNOWN

PHOTO DATE 4-2-1910

SUBJECT (FORMER) FAYETTEVILLE MUTUAL
INSURANCE COMPANY BUILDING
CUMBERLAND COUNTY

FROM DIVISION OF
ARCHIVES & HISTORY
RALEIGH, N. C.

JAN 19 1992

PRINT BY
HISTORIC PRESERVATION SECTION

POINT NEWS

BUTTERCUP
ICE CREAM

SANDWICHES



NEWS PAPERS

MAGAZINES

TOBACCOS

CANDIES

SANDWICHES

Kodak
FILM 48 HOUR
FINISHING

SUNDAES
SODAS

Point News

BUTTERCUP
ICE CREAM

BI-RAY Optical
SUN GLASSES

SANDWICHES

CAMERAS

318

NO PARKING
The SHOP
CARE
CENTER

The
STYLE SHOP
HAIR CARE
CENTER



Negative Number N-82-12-482

Photographer Michel Allaire

Photo Date 7/81

Subject (Former) Fayetteville Mutual
Insurance Company Building



POINT NEWS
BUTTERCUP
ICE CREAM

SANDWICHES
Coca-Cola

NEWS PAPERS

CHEVROLET

NEGATIVE NUMBER N-82-11-2361

PHOTOGRAPHER LINDA JASPERSE

PHOTO DATE 12-81

SUBJECT (FORMER) MAYETTEVILLE MUTUAL INSURANCE
COMPANY BUILDING
CUMBERLAND COUNTY

FROM DIVISION OF
ARCHIVES & HISTORY
RALEIGH, N. C.

JAN 18 1982

PRINT BY
HISTORIC PRESERVATION SECTION

Please refer to the map in the
Multiple Property Cover Sheet
for this property

Multiple Property Cover Sheet Reference Number: 64000455