Nickerson Family, Golden State Mutual Life Insurance Company Papers, 1923-2000

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The Register of the Nickerson Family, Golden State Mutual Life Insurance Company Papers, 1923-2000

Collection number: MSS 084

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Descriptive Summary

Title: Nickerson Family, Golden State Mutual Life Insurance Company Papers,

Date (inclusive): 1923-2000

Collection number: MSS 084

Creator: Nickerson, William J. Nickerson, Victor A.

Extent: 1 legal box, 2 letter boxes, 1 letter half box, 1 newspaper box4 linear feet

Repository: Southern California Library for Social Studies and Research
Los Angeles, CA 90044

Abstract: These are papers of William J. Nickerson, Jr., the company he founded, Golden State Mutual Life Insurance Company, and his son Victor A. Nickerson. The materials are comprised of correspondence, photographs and assorted business documents, fliers, brochures and newspaper clippings. The collection primarily documents the early years of the company, the oldest African-American life insurance company west of the Mississippi, the business philosophy of William J. Nickerson, Jr., and the Nickerson family.

Language: English.

Access
The collection is available for research only at the Library's facility in Los Angeles. The Library is open from 10 a.m. to 4 p.m., Tuesday through Saturday. Researchers are encouraged to call or email the Library indicating the nature of their research query prior to making a visit.

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Preferred Citation

Nickerson Family, Golden State Mutual Life Insurance Company Papers, 1923-2000
William J. Nickerson, Jr. was a pioneering African-American businessman and entrepreneur. The son of Texas farmers, he grew up to become a Houston insurance salesman. He was also an early activist. He worked on creating opportunities for minorities in Houston by helping to launch a voting rights campaign there in 1919.

"Jim Crow" was at its height in the United States by the early 1920s and William Nickerson was not happy with the discriminatory rates charged to black Americans by the white owned insurance companies. In 1921 he moved his wife and eight children to Southern California for “its climate and better education for the children,” according to his son Victor A. Nickerson. To take the trip to California required hiring his own dining car and compartment because they knew they would not be allowed to use the regular services on the train nor could they rely on finding places to eat along the way.

Once they reached their destination he went to work for the Mutual Benefit Life Insurance Company. In 1925 he founded his own company, the Golden State Mutual Life Insurance Company (GSM), with the help of two like-minded associates Norman O. Houston and George A. Beavers.

California had sunshine, the beach, the new aircraft industry, oranges, and oil. It was a time of great “boosterism” and prosperity that brought people of all races and backgrounds to the state. California in 1925 was at the outskirts of the “Great Migration” that had started at the end of the First World War and brought African-Americans from the rural south to the north and west for manufacturing jobs.

Restrictive covenants in housing titles, which in 1919 were upheld by the state Supreme Court, kept black Angelenos from buying houses in many Los Angeles neighborhoods and created pockets of black owned businesses and homes “downtown”, separate from those owned by whites. The general boom, with its higher wages, benefited everyone in general, but African-Americans were excluded from working in the oil fields and the movie studios as well as in blue-collar manufacturing. Unions also remained hostile. It was the public sector with its segregated fire, police and janitorial units, jobs in domestic service and transportation, and clerical jobs in the many African-American businesses that kept the community thriving. Although strictly segregated, this helped create many home and business owners along Central Avenue and its immediate vicinity.

The Nickerson family purchased a large two-story home at 1214 East 20th Street, integrating an all white Jewish neighborhood a half block west of Central Avenue. Just east of them were three schools, 20th Street Elementary, Lafayette on 14th Street and Jefferson High on 35th Street. The local library was in an old converted frame house on Central Avenue and 27th Street. This was a working class neighborhood of shopkeepers. There were synagogues, a Jewish school, as well as a Kosher and other markets. White flight happened slowly here, over decades.

The 1930s brought bad economic times as well as a huge natural disaster, the 1933 earthquake. Jobs were hard to come by and mortgages weren't paid. The Golden State Mutual Life Insurance Company, under the guidance of William Nickerson, stayed afloat and helped to employ many African-American people in the downtown area (126 at the height of the Depression). They engendered enough trust from their now impoverished neighbors to keep selling insurance during these times. From the 30s to the 40s William Nickerson, like most other people at the time, worked to keep his business going, and his family fed, educated and employed.

The Second World War saw several of the sons and daughters of William Nickerson, as well as many employees of the company, working for the war effort in the military as well as outside of it. The company was busy selling war bonds and announcing weddings of employees about to go off to war. Job opportunities opened up for the people in the community. They were finally hired into manufacturing jobs and gained a foothold in the shipyard, steel and aircraft industries. Although many of these jobs were lost at the end of the war, not all were, and the job market was never quite as restrictive again.

Racial covenants came to an end after the war, in 1948. By that time, however, a pattern had already been set. Real estate boards now "red lined" minorities into the ghetto. Banks would not give loans to minority families wanting to buy in other areas. Instead of the suburbs opening up to a more diverse group of families, white flight away from the inner city accelerated. The Nickerson family's neighborhood became an African-American, Asian, Chicano mix.

Through this time the Nickerson children got educations and several worked for the family business, including Victor, who worked there for over 20 years. Some of the children would stay only a short time while others would stay for many years; one daughter even married a future president of the company. Victor stayed on, working in the real estate division. He eventually left to work for Union Oil and then to work independently in real estate.
The company diversified carrying funeral and mortgage insurance. In 1949 they moved into their own building at Western and Adams. They expanded to several other states and by the late 1980s had sales of over $40 million dollars a year and over 200 employees.

Unfortunately, William J. Nickerson did not live to see most of these exciting events. He had kept a heart condition secret from his family and employees. He died suddenly at the age of 66 in 1945. He was mourned by his family, partners and employees, as well as by the local NAACP and the Los Angeles Republican Central Committee in which he had actively participated.

The company continued on, for a time under the directorship of his original associates. His family became active, civic-minded members of the community and the city. Victor A. Nickerson sold real estate for many years. William Nickerson's grandchildren and great-grandchildren reflect the multi-ethnicity and active participation of this important Southern California community.

Scope and Content
The papers consist primarily of correspondence, memos, writings, photographs of William J. Nickerson, Jr. and Victor A. Nickerson. There is also a small amount of office files from Golden State Mutual Life Insurance Company (GSM) that contain brochures, annual reports and various kinds of paperwork produced by and for the company. The materials cover the life of Golden State Mutual Life Insurance Company and the Nickerson family from approximately the 1920s to the 1980s.

William Nickerson made no distinction in his correspondence between business, civic, family and friendship matters, which frequently overlapped. His letters were always issued from his office. Many of the speeches he made were given in churches, but dealt with the insurance business and social issues, often combining the two. So while his papers have been separated into a series, much of the material has to do with the Golden State Mutual Life Insurance Company.

The Golden State Mutual Life Insurance Company records have a wide array of business documents, in very small quantities, which reflect the operations of the company. GSM produced many in-house publications, five of which are represented in the collection.

The Victor A. Nickerson series contains correspondence photographs, mostly of family including ancestral ones which may go back as far as the Civil War. There are also shots of the business and civic activities of GSM. This is continued in many of the clippings dispersed throughout the papers.

Arrangement

Arrangement
The folders are arranged chronologically as closely as possible with undated materials in back of all dated material in each folder.

Separated Material
No materials have been separated from this collection.

Title: Charlotta Bass Papers,
Date (inclusive): 1874-1968
Physical Description: 3 cubic feet

Series I. William J. Nickerson, Jr., 1923-1949

Physical Description: 19 folders

Scope and Content Note

This series contains correspondence and writings and papers of William J. Nickerson, Jr. (WJN) founder of Golden State Mutual Insurance Company. The correspondence, almost entirely outgoing from WJN, are letters to family members and regarding civic matters in addition to the majority which were to his agents, heads of departments, supervisors and other businessmen. All WJN correspondence was issued from his business offices. The correspondence to his son's Victor and Earl, and some other family members have been separated out for easier location. However the Earl Nickerson and family correspondence were originally in the GSM correspondence. The letters to Victor Nickerson (VAN) came from VAN's papers, but were placed in this series as they were authored by WJN.

The letters of recommendation were written on his behalf as introductions when he first came to Los Angeles as well as some to help him enter certain organizations, etc. The writings by Nickerson include speeches that were delivered at civic events. The motivational writings were to his employees and staff. A small item of interest is a letter in folder 1/6 from W.J. Trent, Jr., an instructor of economics at Livingston College. It includes the chapter outline of a book on the history of Negro insurance enterprises, beginning in the 18th century.

Box-folder 1/1-1/12
Box-folder 1/1
Box-folder 1/2
Box-folder 1/3
Box-folder 1/4 -1/9
Box-folder 1/4
Box-folder 1/5
Box-folder 1/6
Box-folder 1/7
Box-folder 1/8
Box-folder 1/9
Box-folder 1/10
Box-folder 1/11
Box-folder 1/12
Box-folder 1/13-1/15
Box-folder 1/13
Box-folder 1/14
Box-folder 1/15
Box-folder 1/16
Box-folder 1/17
Box-folder 1/18
Box-folder 1/19

Correspondence

American Mutual Benefit Association, 1923-1925, 1930
American Mutual Benefit Association, 1931
J.B. Grisby, 1932
Golden State Mutual Life Insurance
1931
1932
1933
1936-1939
1940, 1941
Letters of recommendation for employees, 1940-1945
Victor A. Nickerson (son), 1938-1940
Earl Nickerson (son - letters to and RE), 1931-1933
Family, 1923,1932, 1933, 1939

Writings by WJN

Speeches, 1933, 1938-1940
Speeches, 1940-1945
Speeches by others, 1925, 1940
Letters of Recommendation for WJN, 1923-25, 1930, 1931, 1933
Biographies of WJN, 1945, 1948, 1949

Series II. Golden State Mutual Life Insurance Company, 1923-1983

Physical Description: 24 folders

Scope and Content Note

This series includes various documents regarding the agents and practices of the Golden State Mutual Life Insurance Company (GSM). There is a small amount of material from Victor A. Nickerson while he was working at the company. Annual reports, personnel applications, letters of recommendation and depictions of events are also included. There are a few clippings about GSM and insurance in general. The assorted file contains a brochure about the business, a calendar, a cardboard calculator, checks written by the founder and an organizational chart of the company. There are materials about the insurance business in general gathered by the founder and first director, William J. Nickerson. This series contains several publications put out by the Golden State Mutual Life Insurance Company. These changed name and format over time. The newspapers have articles relating to WJN and GSM. Notable are early issues of the California Eagle.
Series II. Golden State Mutual Life Insurance Company, 1923-1983

**Box-folder 2/1**
Victor A. Nickerson correspondence, 1937-1940

**Box-folder 2/2**
Victor A. Nickerson exam report, 1931

**Box-folder 2/3**

**Box-folder 2/4**

**Box-folder 1/20**
Conferences, 1941-1946, 1969, 1977

**Box-folder 2/6**
Assorted materials, 1925, 1928, 1940

**Box-folder 2/7**
Home office building, 1949, 1949-1978

**Box-folder 2/8**
Policy and procedures, 1946-1947

**Box-folder 2/9**
Underwriting policy application reports and ledgers, 1946-1948

**Box-folder 2/10**
Underwriting department, various documents and notes, 1947

**Box-folder 2/11**
Agent list, debit list, 1938, 1948

**Box-folder 2/12**

**Box-folder 2/13**
Sample policy application forms, n.d.

**Box-folder 2/14**
General correspondence, 1931-1931, 1939, 1942

**Box-folder 2/15**
International department, 1932

**Box-folder 2/16**
Notes and memos, 1946, 1948

**Box-folder 2/17**
Clippings, 1926, 1927, 1956, 1959, 1977

**Box-folder 2/18**
Insurance industry various printed material, 1938, 1940, 1947, n.d.

**Publications**

- The Torch, 1947-1949
- Golden State Messenger, 1944, 1945, 1951, 1952, 1959
- Messenger, May 1949
- Pamphlets, fliers and articles, n.d.

**Photographs**

- Golden State Mutual Leaders Round Table, March 1973
- Golden State Mutual Life Insurance in Las Vegas, March 1974

**Newspapers**

- California Eagle, 1925, 1938, 1941, 1943
- Dallas Gazette, 1931
- Los Angeles Examiner, 1937
- Los Angeles Sentinel, 1964
- Los Angeles Times Sunday Magazine, 1931
- Los Angeles Times, 1958
- San Antonio Register, 1943

Series III. Victor A. Nickerson, 1906-1999

**Physical Description:** 18 folders

**Scope and Content Note**

This series contains correspondence, photographs, newspapers, clippings and pamphlets of Victor A. Nickerson (VAN), his family, business and civic activities. Folders 3/4 to 3/8 have correspondence relating to the lawsuit the Nickerson family lodged to correctly identify William J. Nickerson, Jr. as the founder of GSM. The Nickerson Gardens folder contains VAN correspondence objecting to the naming of a public housing project after WJM. The family materials include a family tree, photocopies of family photographs dating from the late 19th century and many snapshots of VAN’s family.

**Box-folder 3/1**
Victor A. Nickerson, biographical interview, September 15, 1974

**Box-folder 3/2**
Family tree, n.d.

**Box-folder 3/3**

**Box-folder 3/4-3/8**
Golden State Mutual lawsuit

**Box-folder 3/4**
Almena Lomax correspondence, 1974, 1975
Box-folder 3/5  Family to GSM correspondence, 1976-1978
Box-folder 3/6  Marilyn V. Freytag, Goldman, Stone & Freytag correspondence, 1977-1978
Box-folder 3/10 Urban League, Real Estate workshop reports, 1950, 1952
Box-folder 3/12 Our Authors Study Club, 1954-1955
Box-folder 4/1-4/9 Photographs
Box-folder 4/1  Family 8 x 10 black and white, ca. late 1900s - 1980s, n.d.
Box-folder 4/2  Family color snapshots, 1930s-1980s
Box-folder 4/3  Victor A. Nickerson, military, 1944, 1945, n.d.
Box-folder 4/6  Union Oil, 1953, 1965, n.d.
Box-folder 4/7  Friends and business associates, color snapshots, n.d.
Box-folder 5  Clipping, Our Times, A Supplement to the Los Angeles Times, 2000