

MS450_023

Interviewer: Bayor, Ronald H.

Interviewee: Milton, L. D.

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(MS450)

RONALD BAYOR: Testing, one, two, three, four, five, six, seven,
eight, nine, ten. So, OK.

L.D. MILTON: Where are you from?

BAYOR: New York. (inaudible). I came down here about 12
years ago.

F: Is that [right?]?

BAYOR: Yeah.

F: You been in Atlanta that long?

BAYOR: Yeah.

F: Is that something?

MILTON: You been Atlanta (inaudible)?

BAYOR: Yeah, '73.

F: What've you been doing (inaudible)?

BAYOR: Teaching at Tech.

F: Oh, teaching.

BAYOR: Yes.

F: He teaches at Tech. He teaches at Georgia Tech.

MILTON: What subject do you teach?

BAYOR: American history.

F: American --

MILTON: [What?] history.

F: (inaudible) course at (inaudible).

BAYOR: Oh, no, no. This is not a course. This is a book
that I'm working on.

F: Oh. He's working on a book.

MILTON: Hmm?

F: He is working on a book.

BAYOR: Yeah.

F: And he teaches at the -- at...

BAYOR: At Georgia Tech.

F: [01:00] At Georgia Tech.

MILTON: Well, what's to be the subject matter of your book?

BAYOR: Well, it's a -- it's a study of race relations in
Atlanta, twentieth century race relations. And, of course,
I'm trying to interview as many people as I can who were
prominent in the '30s and '40s and '50s and so on. So I
spoke to John Calhoun already, Robert Thompson, and quite a
few people like that, so... Anyway, we can, I guess, get -

-

MILTON: Where'd you go to school?

BAYOR: University of Pennsylvania.

MILTON: Pennsylvania?

BAYOR: Yeah.

F: (inaudible) worked at Pennsylvania.

MILTON: No, I started before that, when I finished high school.

BAYOR: Oh, yeah?

F: (inaudible).

MILTON: It was [one of the universities?] my father and I talked about. [02:00] Well, we talked about Harvard and Yale and Dartmouth, Minnesota.

BAYOR: Good schools.

MILTON: We talked about a lot of them, before I finally decided to pick out Brown.

BAYOR: Excellent. (laughter)

MILTON: (laughter) And [I had to?] pick out Brown because I was a Baptist. And my father and I found out that Brown was a Baptist school. My father was chairman of the Board of Trustees of a bank in Washington, DC. And [he was there for a while?], church people. He encouraged us to be --

F: Baptist.

MILTON: -- church-minded.

BAYOR: I didn't realize Brown was Baptist. That's interesting.

MILTON: And -- although [he?] did not instill it into you. They talked about church so much, but (inaudible).

BAYOR: [Uphill?].

MILTON: [03:00] (coughs) [That limits the limit?] when I picked out a college. And he found out that Brown was a Baptist school. It was -- the college was started for the Baptists. He read into the history of it. [Said to me?], although there wasn't anything in Brown's history to make me think this was going to be a religious college.

BAYOR: No, I don't think so.

MILTON: So I was not disturbed by that. But the fact that it was a Baptist school, established by the Baptists in their endeavor to build a university connected with the church. Like most of the universities in the United States [04:00] at that time were church-connected schools, like, for instance, Harvard.

BAYOR: Except -- I guess except University of Pennsylvania. It was not --

MILTON: Yeah, Pennsylvania. Yeah, it was, too, that's right. [I could talk to you?] more about Pennsylvania than maybe I should. But I thought about Pennsylvania a lot.

BAYOR: It's a good school.

MILTON: And once I determined to go to Pennsylvania, but then I finally didn't. I'm a Washingtonian.

BAYOR: Oh, you're from Washington.

MILTON: I was born and raised in Washington, DC. My father was a high school teacher, [probably?] taught art in high

school. And when he finished normal school, [05:00] got an appointment in the Washington public school system, and assigned to M Street High School as a teacher. I went to M Street High School, and -- which later changed its name and [conditioned?] to Dunbar High School, which is the name now, Dunbar, after Paul Laurence Dunbar.

F: Did you come here as soon as you finished Pennsylvania to teach?

BAYOR: I went back to New York and taught a few years there, St. John's University there --

F: I see.

BAYOR: -- and then I came down to Georgia Tech.

F: And then you came down to Georgia Tech.

MILTON: I thought about all the universities in New York, too. I started then, too, and wondered whether I could go there to school.

BAYOR: I think you made a good choice with Brown. It's a good school.

MILTON: Yeah. When I finally picked out Brown, I picked out Brown -- I picked out [06:00] Morehouse School in Atlanta. And I came down here to go to Morehouse. I didn't know anything about it, except -- I hadn't learned about the background. I knew the [project?] was [well trained?], but -- and I knew how that school was a small school. Didn't

(inaudible) student body (inaudible), that... But I thought maybe I would come down here to Morehouse and try my luck.

BAYOR: I guess your luck was good. (laughter)

MILTON: [Isn't that right?].

F: And it still is. (laughter)

MILTON: And I found [07:00] Morehouse to be a pretty good school, as schools go, although it didn't have a [tremendous subject?] that I wanted to study, but... [It had been?] --

F: (inaudible)

BAYOR: I don't know yet. (laughter)

F: You're not that far yet.

BAYOR: That's the last part of it.

F: Oh, that's the last part (inaudible). (inaudible) get your information, then you write the book, don't you?

BAYOR: As I write it, I think I'll think of a title (inaudible).

F: Yeah, yeah. Well, what was it particularly that you wanted him to tell you about?

BAYOR: I was curious, first of all, about your years at the Citizens Trust Bank, and --

F: Oh... Ha!

MILTON: About what?

F: About the Citizens Trust.

BAYOR: About Citizens Trust, when you were president there.

F: Did you get (inaudible) on TV?

BAYOR: No, [this is?] (inaudible).

F: Oh, you didn't? They had (inaudible) [08:00] [people from?] Southern Bell.

BAYOR: Oh, I saw the article, the little article in the newspaper they had.

F: Yeah.

MILTON: Surely, that had a [big part in the program?].

BAYOR: Right, right, I saw Calhoun, and --

F: Yeah.

BAYOR: -- who else was there? I saw a whole bunch of people.

F: Yeah. And they -- see, they are issuing this calendar. Well, they issued one last year, and they -- it was time to print a new calendar, and they picked out (inaudible), and he had the calendar now, the black history.

BAYOR: Oh, uh-huh.

F: You may have this [one?].

BAYOR: Oh, thank you!

F: (inaudible) a whole lot of them to give to my [siblings?].

BAYOR: Yeah, I certainly would. Thanks very much.

F: And you can have that. There might be a lot of information

--

BAYOR: Yeah.

F: -- from the different people who are -- (inaudible)
calendar. They took out [string beans?].... [09:00]

BAYOR: That's very nice of Southern Bell to do that.

F: Yeah, to do that. Yeah, there's --

BAYOR: Oh, yeah.

F: -- (inaudible) Herndon.

BAYOR: I want to speak to him sometime. (laughter)

F: And then (inaudible).

BAYOR: If he ever has any time. (laughter) He's so busy.

F: (inaudible)

BAYOR: Oh, here you are. Your picture.

F: He and his partner, [Vic?], they started (inaudible). They
had fine (inaudible).

BAYOR: (inaudible) was there last night, too, wasn't he?

F: No, (inaudible).

BAYOR: Oh, I thought [I'd seen him?].

F: His wife was there --

BAYOR: OK, OK, that's right.

F: -- [and he took?] --

MILTON: (inaudible)

F: (inaudible)

MILTON: (inaudible) [drugstore?].

BAYOR: [What?]?

F: Five, yeah, five. Four. The five. You had -- you started out with one and you got to five. But (inaudible) this was for 50 years before [he'd started?], and then (inaudible).

BAYOR: [Well, he was there?]. I guess I saw his name. [I don't know his wife?].

F: That's right, that's right. (inaudible) [and meanwhile?] [10:00] he had -- he started Citizens Trust company, and (inaudible) took over [and they?] (inaudible). And they operated that way for (inaudible) years. [It still is operated?]. Now, he's been retired now since '71.

BAYOR: Mm.

F: Mm-hmm.

BAYOR: (inaudible).

F: Yeah.

BAYOR: I was wondering about -- in terms of Citizens Trust, the -- your help, the bank's help in providing mortgages for, for blacks moving to the West Side. Were you very involved in providing mortgage loans?

MILTON: We did some, but I did not start out to be a mortgage bank. I [sold?] (inaudible) start out with not (inaudible) as being a company which you can come and get money and build all kind of houses. (laughter) We're not going to go into the house financing business. [11:00] So I started out by telling everybody that.

BAYOR: So who was providing the mortgage money then?

MILTON: Huh?

BAYOR: Who was providing the mortgage money? Was there another bank that was involved?

MILTON: Yeah, Georgia Citizens Bank. Georgia Citizens Bank happened to be the biggest mortgage lender to individuals, and the kind of houses they bought and built, they were usually not expensive houses. So at Georgia Citizens, (inaudible) with [the low risk?], you know, [and this?] house.

BAYOR: And that was a black-run bank?

MILTON: [And this?] house (inaudible).

F: Georgia [Citizens?] (inaudible) Peachtree.

BAYOR: (inaudible) Savings?

F: Yes, Georgia -- was it on Peachtree or (inaudible) Street uptown?

MILTON: [12:00] [It was a?] savings bank. (inaudible) Peachtree.

F: Peachtree (inaudible) --

MILTON: [Mt. Auburn?].

F: And what did (inaudible)? [That's where?] Georgia [Star?] Savings Bank --

BAYOR: OK, so...

F: -- here. It was there at Peachtree and (inaudible).

BAYOR: Yeah.

F: Yeah.

MILTON: Well, when you come down [Auburn?] Avenue, or go up
[Auburn?] Avenue, you'll run into it at Peachtree.

F: That's right, right there at the [junction light?].

BAYOR: OK.

F: It's just below the flat-- where the old flatiron building
was.

BAYOR: Oh, I know where it is.

F: You know where that is. It's at that corner.

BAYOR: And that was then at the --

F: That was the Georgia Savings Bank.

BAYOR: And that was a white or --

F: [Both?] white, of course.

BAYOR: Why were they -- why were they involved in the black
mortgage market, then? Just to make money, I guess, but...

F: Sure.

BAYOR: Yeah. (laughter)

F: And I guess they let them have it easier than the First
National or (inaudible) National or (inaudible).

MILTON: Well, the bigger banks [13:00] didn't make any
mortgage loans.

F: No, the bigger banks, they didn't bother with that.

MILTON: And when I got into the banking business, I let it be known all along that we were not going to be a real estate bank, so they didn't try to make us one.

BAYOR: How about Atlanta Federal? Or --

F: That came in -- Atlanta Federal was started after Georgia State (inaudible), Atlanta Federal. (inaudible) --

MILTON: (inaudible)

F: Yeah, yeah, [they were savings and loans?].

BAYOR: OK. (inaudible).

F: Yeah.

BAYOR: And how about John Childs at the Trust Company? Was he involved in...?

F: Oh, the Trust Company, they didn't [bother?] (inaudible).

MILTON: Oh, the Trust Company [of Georgia?] didn't. They didn't have many Negro customers.

F: No. The Georgia -- [Trust Company of Georgia?] didn't bother.

MILTON: And didn't bother [14:00] to make any real estate loans.

F: No. They didn't (overlapping dialogue; inaudible) --

BAYOR: No?

F: No, they didn't (inaudible) [through there?].

BAYOR: OK.

F: (inaudible) very many black customers (inaudible).

BAYOR: I guess a lack of -- a lack of federal... Oh, Georgia Savings, I guess they had more black customers.

F: Oh, yes. Georgia -- they started off (inaudible), and they had more black community. And I think the blacks could get money --

MILTON: They had more black depositors --

F: [Yeah, right?].

MILTON: -- than [any bank?] when I got to town.

BAYOR: Even more than Citizens Trust?

MILTON: Oh, they had the --

F: (inaudible). He said when he got to town.

BAYOR: Oh, so you got to town before it was really --

F: That's right.

BAYOR: Yeah, yeah.

F: [They had got their?] customers before he came to town.

BAYOR: OK.

MILTON: Because when I got to town and started running the bank was -- [I got the?] Negroes. I didn't have to [fight?] them to make them [come?].

BAYOR: Yeah. Did you find most people, most blacks came over to the [15:00] Citizens Trust Bank --

F: Yeah.

BAYOR: -- once it was started?

F: That's right.

BAYOR: But they still weren't getting mortgage money from
Citizens Trust.

F: Yeah, that's right, no mortgage from Citizens Trust.
(inaudible) [loans?].

MILTON: Well, it wasn't a mortgage bank, and I didn't [intend
to be?].

BAYOR: OK. (laughter) OK, I was also interested in the
development of Crestwood Forest.

F: Now he wants to talk about this area out here (inaudible).
[Rodney Ewen?], Williamson, Canon, and...

MILTON: [Yates?].

F: [Yates?], and Mr. Powell. There were five men who bought
up all this land [out here?].

MILTON: They bought most of this land from white folks,
[poor?] white folks [that?] --

F: (inaudible)

MILTON: -- [all out here?].

BAYOR: Well, they knew they were selling it to blacks? There
was no intermediary at all? They knew they were selling
their land to...?

F: To these five black men.

BAYOR: [16:00] And who was it? Yates, Powell, Canon...

F: Williamson, (inaudible) Williamson (inaudible).

BAYOR: (inaudible)

MILTON: (inaudible) Williamson.

F: Yeah.

MILTON: He was the --

BAYOR: And yourself.

MILTON: -- only real estate man in this situation.

F: [He was in?] --

BAYOR: [Yeah, I saw his name?] --

MILTON: But he was with us. He was a good man. He died last
year.

BAYOR: Yeah, I know. I almost interviewed him, as a matter
of fact, (laughter) and --

F: Yeah, mm-hmm.

BAYOR: -- just... It was just after I spoke to Robert
Thompson, who gave me his name, too, and -- (inaudible) the
hospital.

F: (inaudible) [Charles?].

BAYOR: In terms of developing Crestwood Forest, was it
opposed by whites in this area? Who was in this area
before?

F: Nobody. It was vacant land. How many acres? Do you
remember how many acres you all bought?

MILTON: Huh?

F: Do you remember how many acres you bought when you first --

MILTON: Oh, Lord, I don't know. We've had so much land.

F: Yeah.

MILTON: We owned practically --

F: Nothing --

MILTON: -- everything this side of [17:00] [Hightower?].

F: Hightower, (inaudible).

BAYOR: It was just [this thinking?], they were willing to sell it just for a good price, I guess, huh?

F: (inaudible) they were willing to sell. Nobody was out looking for (inaudible) land like [these was?].

(inaudible) they had to have streets [to it?] and lights put in and everything.

BAYOR: (inaudible). Who helped with that?

F: Williamson was a real estate man, so he was very instrumental in getting all that done, [but they?] (inaudible).

MILTON: I'll tell you one thing: they were five good men, men of education, men of background, men of character. And whatever we told the white folks we would do, we did.

BAYOR: Right.

MILTON: They never had to worry about being with us, [18:00] because we were an outstanding group of Negroes. (laughter) I guess they had never seen Negroes like us before.

BAYOR: Well, [they mustn't?] (inaudible) anyway.

F: [That's right?].

BAYOR: How about the City? Were they involved in this at all, in terms of...?

F: Well, they -- you know, you got restricted [covenants?].

BAYOR: Right.

F: They (inaudible). They wanted no apartments, no businesses, no stores, strictly a residential section, and it wasn't -- no stores were to be opened --

MILTON: And they weren't going to let any crime [start us?] --

F: (inaudible)

MILTON: -- [and any poverty?] (inaudible).

BAYOR: So that was during Hartsfield's administration, I guess, huh? Or was that before?

F: It was Harts-- yes. It was before Hartsfield. Hartsfield was mayor [so long?] --

BAYOR: I guess it was Key before Hartsfield.

F: Yeah.

BAYOR: Yeah.

F: Yeah.

BAYOR: Hartsfield was in -- he was in since the '30s.

F: Yeah, (inaudible). I guess Hartsfield ran about four times, didn't he?

BAYOR: Yeah.

F: Yeah. I guess Hartsfield was the mayor.

BAYOR: OK. And there was no objection, then, from the City
about --

F: No.

BAYOR: -- black expansion, then?

MILTON: Hartsfield was there, because he was (inaudible) --

F: Yeah.

MILTON: -- to us.

F: Yeah, Hartsfield was the mayor.

BAYOR: OK.

MILTON: And after him came --

BAYOR: Allen.

F: (inaudible)

BAYOR: After Hartsfield?

F: Who was it -- no, who was it after Hartsfield?

MILTON: Oh, you know him.

BAYOR: Ivan Allen.

F: Ivan Allen.

BAYOR: Yeah, Ivan Allen.

F: And then who after Ivan Allen was this other one?

BAYOR: Massell.

F: Yeah, Massell, yeah, yeah.

BAYOR: Was... Was the --

MILTON: [Of course?] Ivan Allen was a good man.

BAYOR: Yeah.

MILTON: While he was mayor, too, [20:00] we didn't have to worry about him, because he wanted to see Negroes improve themselves in the city.

BAYOR: Why?

MILTON: And [children trust him?]. It was a good [wheel?] of [Allen which?] -- [he got?] Negroes [jobs?].

BAYOR: Yeah. What was Allen -- why did Allen want to see blacks improve themselves? Just because goodness of his heart, or...?

F: Well, and then the blacks supported Allen [through their party?].

MILTON: Yeah, they supported Ivan Allen, helped him get elected.

F: (inaudible)

BAYOR: Was the plan to buy up [Crestwood Forest?]? Was that part of a general plan to expand black residential areas at all?

F: Well, I don't know about expanding, because they had -- I think they had over 400 acres [among themselves?] (inaudible), and they wanted to get that [21:00] off of their hands first before they started to (inaudible).

MILTON: No, we were not after selling real estate.

F: No, they were just developing this area.

MILTON: We were trying our best to acquire the financial and real estate [business?] that we wanted to establish. See, the Negroes had been moving from the north side to the east side. And before we started buying into this section --

F: (inaudible), they were pushing them from the northeast side over on this side, which is the north -- south or northwest.

MILTON: South, south.

F: Southwest, [northwest?] (inaudible). And they -- and see, you remember how they -- because we lived over on [Merit?] Avenue in the northeast section [22:00] [43?] years before we built this house. And see, we [got out there?] [near Linden?], [Ponce de Leon?], (inaudible), and our home that we built is the oldest one [still?] standing out there now, in [this area?], [which?]...

BAYOR: But I -- well, Robert Thompson showed me this report that had been done in 1947 about certain areas that blacks would expand into.

F: Yeah.

BAYOR: In this period, Crestwood Forest was one of those.

F: Well, in -- when's that? Still in the '40s?

BAYOR: Forty-seven.

F: Well, I guess they were beginning to [come up this way?].

MILTON: Who was that?

F: That's...

BAYOR: This was a report in 1947. I think it was done by the Atlanta Housing Council.

F: Yeah, [I think so?].

BAYOR: Picking out six --

F: (inaudible)

BAYOR: -- six expansion areas (inaudible).

F: People were moving into, yeah.

BAYOR: Yeah.

F: [Did you see?] (inaudible) [23:00] [see where he?] (inaudible). (inaudible) in [Ashby?] Street, and we had began to go further and further and further, further on (inaudible), (inaudible). They had (inaudible), I guess, and that's when (inaudible) decided to develop this one.

MILTON: Yeah, we started to buy all out here where we knew poor white folks.

F: Oh, yes, we ran them out.

BAYOR: Oh, yeah. So there were -- this was vacant --

F: Yeah.

BAYOR: -- but [there were?] --

MILTON: But poor white folks owned the houses, and had owned them and living out here undisturbed for years and years and years. And how many years they had been developing this --

BAYOR: So [except for?] poor whites, the area was pretty much

--

F: That's right. It was all poor whites out here then.

BAYOR: And they would just go out to be selling out.

F: That's right.

BAYOR: [24:00] They didn't care about being (inaudible).

F: No, no. They [were moving south?].

BAYOR: I guess you gave them good money for the houses, too,
I suppose.

F: Well, I don't remember (inaudible) --

MILTON: What's that?

F: You all (inaudible) whites that were left out here, I don't
know that they paid them so much money. No, they just
helped them move, (inaudible) --

MILTON: Well, they didn't bother. Most of them didn't bother
much.

F: They didn't bother.

MILTON: They didn't bother, and [then we?] bought in their
houses, and --

F: Yeah.

MILTON: -- told them that we were buying in, and...

F: And then they get up and move out.

MILTON: And they just told all the white folks that -- they
give them all our name. (laughter) And the other white

folks called us in to see about buying their houses.

(laughter) So the white folks who were left out here --

F: (inaudible)

MILTON: -- really helped us to acquire (inaudible).

BAYOR: [The whites?]. . . OK.

MILTON: [25:00] They didn't (inaudible) [a good?] (inaudible).

BAYOR: (inaudible) discount, I guess.

F: No, (inaudible) give up [go and run?] somewhere else
themselves.

BAYOR: Yeah. OK, I was also curious about the National
Development Company. I think you were --

MILTON: National Development.

BAYOR: Yeah. I came across a few agreements that National
Development Company made with the City about stopping at
certain points and agreeing to certain buffers, and I was
curious about why the black community would agree to those
types of things.

MILTON: We made it our business to make good with the
government. We got in good with the city government. We
did that to start off with, because we wanted the city
government to be with us.

F: (inaudible)

BAYOR: Yeah. So you don't want the city government to oppose
you, so --

F: That's right, [26:00] because they started to get into the city government.

BAYOR: OK, so you --

MILTON: And the city government went along with us, so...

BAYOR: Now, why did they do that?

MILTON: Hmm?

BAYOR: Why would the City be agreeable to going along?

F: Well, I guess they didn't have any reason not to.

BAYOR: Well, I guess it wasn't popular with the --

F: No.

BAYOR: -- with the whites [in town?].

F: No, the whites didn't want it.

BAYOR: Yeah.

F: They didn't [agree with?] [asking anything?], (inaudible) they want it, let them have it.

BAYOR: OK.

MILTON: And the land was land that I should say [was propensity?] to build. That's why we got (inaudible).

F: That's right, because [this here?], nobody wanted it. They would like to get rid of it. There's no buyer for it. So the land was just laying here.

MILTON: And white people who lived in this section, they weren't mad at anybody. [27:00]

F: No.

MILTON: They weren't even mad at us for coming, wanting to buy their property.

F: Well, they were poor people, and they had no reason to argue or anything about it. Everybody came along (inaudible), give them a load of money, they were ready to sell (inaudible).

BAYOR: I guess it was more trouble in areas like Peyton Forest and (inaudible).

F: Oh, yes, yes, it was... Peyton Forest, that trouble all started later on when they started (inaudible) over to [Casper?] and [Hamilton?] Road. That's when the trouble started, you see. But they had already started this section over here, and they were moving further and further. And then when you got to Peyton Road, see, that's when the trouble started. See, Ivan Allen was in office (inaudible) Peyton Road.

BAYOR: So the whites made a stand, or tried to make a stand to a point.

F: Yeah, that's it. And then gradually you won't find hardly a white living in that area now, [28:00] all the way from here to [Calvin?] Road.

BAYOR: Really?

F: You will hardly... No. And you'd be surprised
(inaudible). They didn't go in renting houses. They
bought those homes, (inaudible).

BAYOR: (inaudible)

F: Yeah.

BAYOR: (inaudible). So [I'll say?] in terms of agreements
with the City, let's say in Collier Heights area,
agreements between the National Development, the company,
and the City in Collier Heights, this was all done to get
the City to agree? At least not to bother you when you
began buying land there.

F: That's right.

MILTON: We didn't ask them to help us, but we asked them not
to get mad with us and fight us, because we didn't want
that [City?] battle.

BAYOR: Right, of course. Were you worried about violence at
all in these areas [29:00] in the whites, anyplace? Was
that one of the considerations?

F: No, (inaudible). I don't think the white folks --

MILTON: What's that?

F: The whites didn't refuse to sell.

MILTON: No.

F: No, they didn't refuse to sell.

MILTON: Oh, whites (inaudible).

F: Yeah, that's right.

MILTON: When we started buying out here, and paid for the property, white people got to know that we had money.

F: And they [were rich?].

MILTON: And the fact that we had money made them like us more and more, because they knew when they dealt with us they're going to get their money. (laughter)

F: Yeah, (inaudible).

BAYOR: But yet, but yet there were certain barriers set up, and...

F: They tried to, tried to [start?] those areas (inaudible), but they didn't hold out.

BAYOR: Right, (inaudible). Just --

F: See, all those areas out there beyond Peyton Road and all out in the (inaudible) and [30:00] [Hamilton?] Road and all those little homes and streets [is where?] (inaudible). They (inaudible) but eventually (inaudible) just give it up.

MILTON: When I (inaudible) moved all the way to Decatur.

(laughter) Negroes had bought all the way to Decatur.

BAYOR: I get the feeling that if they -- if the blacks met resistance, they sort of jumped over the areas and moved further out.

F: No, they didn't jump over. They just pushed the whites out. Yeah, that's what they did; they pushed them out. The whites --

MILTON: We didn't (inaudible) --

F: [The whites?] (inaudible) --

MILTON: [We did not?] --

F: -- (inaudible).

BAYOR: Yes.

F: (overlapping dialogue; inaudible)

MILTON: We bought them out, and the white people, [they didn't know?] that Negroes were buying all this property, that [two?] Negroes were buying all this property.

BAYOR: (laughter) How about -- I was also curious about highways and access roads [31:00] being used as barriers. I've come across that I-20 had been used as a dividing line, or originally was supposed to be used as a dividing -
-

MILTON: What was a dividing line?

F: I-20.

BAYOR: I-20.

F: That [essentially?] I-20 was supposed to be [the divide?], but it didn't hold up.

BAYOR: Why didn't it hold up?

F: I don't know. [I guess?] (inaudible) --

MILTON: (inaudible) [I've known?] in the past dividing lines have done (inaudible) agreed on. (laughter) And I remember when we started to buy out there, we agreed to buy off Collier Road. Collier Road was a --

F: (inaudible)

MILTON: We used Collier (inaudible).

BAYOR: Oh, Collier Road.

MILTON: And we bought everything around Collier Road.

BAYOR: So, in... OK, in Collier Heights, then Collier Road was the dividing line.

F: That's right.

BAYOR: But that didn't hold at all.

MILTON: No, it didn't [32:00] hold.

BAYOR: And it didn't hold because whites were willing to sell and blacks needed the land.

F: That's right.

BAYOR: OK. Now, did the City try to hold those lines at all?

F: I don't think the City tried to hold (inaudible).

MILTON: Hmm?

F: The City didn't try to hold those boundary lines, did they?

MILTON: No, we never fought over those boundary lines. No, the City never thought to establish more -- declaring any boundary lines. We never had [any understanding?] with the City. They were never going to do that here. (laughter)

BAYOR: So they never tried to --

F: No.

BAYOR: Well, there was no legal way of, I guess --

F: No, no legal way, and they wouldn't try to establish any legal way to...

MILTON: Well, that's why (inaudible) Simpson, and Simpson changed Collier Road to [High Drive?].

F: That's right.

MILTON: See?

BAYOR: Yeah, OK.

MILTON: So that Negroes, we came to the west side. Negroes had filled up the west side [33:00] of Atlanta, and we came out [Hunter?] Street, and then out Simpson Street, and Simpson Street became Collier Road, and we just followed that as our line of which --

BAYOR: Simpson to Collier.

MILTON: White people lived in little houses all around everywhere, all through (inaudible) back to Collier Road, (inaudible) to the right of Collier Road.

BAYOR: I guess by that time the white city government would've been afraid of black votes. I mean, they (inaudible) the blacks. By the late '40s, early '50s there was a good registration [built up?].

F: Yes, yes, they're starting to get registered, all right,
and we're voting, you know.

BAYOR: OK, so...

MILTON: One thing: we had money, and [34:00] could get money.
And the white people [uptown?] knew that we had money and
could get it.

BAYOR: Could get it from...?

F: And see, by that time Citizens Trust was financing money --
lending to Negroes money, yeah.

BAYOR: OK, what -- yeah, I was curious, what point does
Citizens Trust begin to lend to mortgages?

F: Well, not mortgages, but they were just... See, the banks
that time wouldn't give the Negroes any money, and they'd
go down to Citizens Trust, and Citizens Trust would lend
them money.

BAYOR: Well, money for starting businesses, you mean?

F: Anything they wanted.

MILTON: I tell you what, we started loaning money to Negroes
for any purpose.

BAYOR: Except mortgages.

MILTON: Huh?

BAYOR: Except mortgages.

MILTON: Except mortgages. But [then we?] got the patronage of Negroes and lending. [It was outstanding?]. Every Negro that borrowed [must pay us?].

BAYOR: How about somebody who -- how about a developer who wanted to buy --

MILTON: No.

BAYOR: -- buy land? [35:00] You wouldn't lend them money for that either, then? Some sort of black developer who wanted to buy tracts of land? Was there money available for that type of lending? Let's say there was... Let's say the, you know, the people who bought Crestwood Forest, which was [yourself?], did that money come from just yourselves, or did you borrow from the Citizens Trust, or...?

MILTON: Our money came, first of all, from ourselves, because I had saved my money all my life, because I'd been taught to save my money. So that I had some money, [he?] had money he had made and saved, and we started out working in the bank together. And working in the bank together, our heads got locked on this matter of money and finance, [36:00] and we got associated as partners to start off with. And we remained partners until he died.

BAYOR: There was no point, then, that citizens Trust stepped in with mortgage money at all.

MILTON: Oh, no. Citizens Trust Company did not [trickle down in that?], and (inaudible) a lot of money to spend out here.

BAYOR: So you never -- they never got involved in that type of --

MILTON: No, we didn't depend on Citizens. We weren't going to do that. We weren't going to let the white folks say, "That Negro's got a bank now, and they're going to raise hell."

BAYOR: How about Atlanta Life? Were they involved in any kind of loans?

MILTON: Huh?

BAYOR: Atlanta Life Insurance. Were they involved in any kind of lending of money for mortgages or anything else?

MILTON: Well, we did a little mortgage lending, but not much. As I told you, we let it be understood that we were not going to be saving them in the money business, that we weren't [37:00] (inaudible) to make a pool of money (inaudible).

BAYOR: OK.

MILTON: So I was head of Citizens Bank. [I made?] -- when I got to head of Citizens Bank, [I made?] -- they knew that they had a tough manager. (laughter) They knew that I [built?] Citizens [up?] (inaudible) the bank.

BAYOR: So most of the -- most of the mortgage money, then, I would guess came from the white banks, came from --

MILTON: That's right.

BAYOR: -- Atlanta Savings, came, I guess, from Trust Company later on, and were -- Georgia Federal?

MILTON: And then the Federal Savings and Loans (inaudible) was they started making a lot of Negroes mortgage loans.

BAYOR: This is all after World War II.

MILTON: Oh, they'd loan Negroes money. Yeah.

BAYOR: How about -- how about originally when [Kenan Perry?] was -- when Kenan Perry was developing this area? Where did the mortgage money come from then?

MILTON: [38:00] (inaudible) daddy, the daddy of Negro development in this county.

BAYOR: He funded mortgages, [didn't he?]?

MILTON: He built Standard Life Insurance Company, and [the powerful?] Negroes (inaudible) that had money and had insurance and had [good risks?]. He built that company (inaudible).

BAYOR: But were they involved in the mortgage business, too?

MILTON: Hmm?

BAYOR: Were they involved in the mortgage business?

MILTON: No, he didn't. He never got -- he never got Standard Life deep in the mortgage business. They made some mortgage loans.

BAYOR: Yes. But not too many. OK, so back in the '20s, then, who was the main lender for black mortgages, I guess, back then?

F: Well, still it was still at Georgia Bank.

BAYOR: Still at Atlanta Savings?

F: Still.

BAYOR: [39:00] OK.

MILTON: What's that?

F: He wanted to know who were the main people that let 'em have the money, so I told him Georgia State Savings.

BAYOR: Georgia State, OK. OK --

MILTON: And Georgia Savings Bank hardly ever turned down a Negro that asked for mortgage money.

BAYOR: That's surprising back then, I think, you know.

MILTON: Hmm?

BAYOR: I said that seems surprising to me back then, because they --

F: Yeah, that's right.

BAYOR: -- because it struck me that the whites wouldn't give two hoots about what the blacks were doing, and --

F: Oh, well... Ha! As I said to [class?], the white people [just ran?] that [Georgia?] (inaudible). They weren't of the same caliber as (inaudible) National and Citizens Trust and all that. I imagine they were, [40:00] as you say, might say, middle class.

MILTON: (inaudible) Atlanta, Georgia savings banks were not any of the high class white banks.

F: No, [they weren't even the high class?] banks that you see like First National (inaudible) and [Trust?] Company of Georgia. They weren't the white people [of that caliber?].

BAYOR: So they needed the business, I guess, then.

F: Sure, they needed the business. They (inaudible).

BAYOR: Who ran that -- do you know who ran that bank during that time?

F: Yeah, I used to know. I've forgotten his name. Haven't you (inaudible)?

MILTON: Lord, I've forgotten.

F: I forgot.

MILTON: I used to know their names well.

F: That's right, (inaudible).

MILTON: I used to know them and meet them on the street.

BAYOR: Well, I could find out.

F: Oh, you could find that out easily.

BAYOR: Yeah. I was also curious about whether there was any attempt at any time to develop an integrated (inaudible).

F: [41:00] Oh, no. This integration just started when -- you know, since the integration started. No, they weren't trying to integrate. No.

BAYOR: There was no effort to --

F: No effort at all. [They stayed separate?].

BAYOR: Yeah.

F: Yeah. They weren't trying to integrate.

BAYOR: OK. I got the feeling that some of the white homeowners' associations in the southwest were making a small attempt to integrate, but then they just were overwhelmed.

F: Oh, yes, (inaudible).

BAYOR: Southwest (inaudible).

F: That's right. And then they started on a small scale to (inaudible) help us, you know, to integrate, and, see, all this integration just gradually (inaudible).

BAYOR: Yeah.

F: (inaudible) especially since Martin Luther (inaudible) pushed [this and everything?]. That was the biggest thing (inaudible) [42:00] took up from where he left off. But there was no great big drive to integrate. They just (inaudible) as it came up, and (inaudible). Now, last

night Mr. [Sexton?] interviewed the (inaudible) family, you know, and (inaudible) down at University of Georgia. They were the first family that he had (inaudible) come up, and he (inaudible), and how they got integration started. Now, it really -- where integration took leaps and bounds when Hamilton [Holmes?] and Charlene [Harlow?] convinced [Georgia?]. That was the first step towards the integration (inaudible), and then that's when the lawyers stepped in there and (inaudible) Hallowell, who they [43:00] [presented?] last night. He was a big family in getting Charlene and Hamilton Holmes at the University of Georgia. (inaudible) that's where they really stirred things up, you see. The way they treated Charlene and Hamilton Holmes down there at the University --

MILTON: Yeah, that's where they made a big mistake.

F: Yeah, that's right.

MILTON: See, when they --

F: That's --

MILTON: That's why (inaudible). They were trying to

(laughter) [beat them?] and everything else.

BAYOR: Yeah, (inaudible).

F: (inaudible)

MILTON: And that was a big mistake they made. (laughter)

F: [Yes, sir?]. That is where all this integration started.

BAYOR: I was curious about the integration in the neighborhoods themselves, though.

F: No, no.

BAYOR: No, there wasn't. Whites just [ran away?].

F: Yeah, they just [ran?]. Negroes leave the whites alone (inaudible). They (inaudible). And then (inaudible) going, and it remained for a while (inaudible), got themselves together, go to something better [44:00] (inaudible).

MILTON: Integration was never a hard thing for [our family?]. It's not something that you can really dig in and turn up [odds and ends?] and [things you forget?]. (laughter) We were [clean?] Negroes, and you didn't have any idea of just running white folks out of this neighborhood in order to get some land (inaudible). When we bought that land, we bought their homes to sell them to Negroes.

F: That's right, and they understood it that way. (inaudible).

MILTON: Yeah, that -- [you're right?] (inaudible) all that stuff.

F: (inaudible).

MILTON: I mean, they made (inaudible).

BAYOR: Right, in the state, right.

MILTON: [They went into the?] (inaudible) -- Hamilton Holmes
and that girl --

F: Charlene.

MILTON: -- [45:00] and they went back to Georgia to register,
Lord have mercy. (laughter) The way they treated them was
they decided (inaudible) the right way up.

BAYOR: That's right.

F: And then Charlene (inaudible). (laughter) That was enough.

BAYOR: That's a choice, I guess.

F: Yeah! (laughter) That was (inaudible). (laughter) Oh,
mercy! And then Charlene (inaudible) said, "We're going to
New York, and (inaudible). We're going on up to the big
newspapers in New York," [and got jobs up there?].

BAYOR: She became pretty prominent, yeah.

F: Indeed, she did!

BAYOR: Yeah.

F: (inaudible)

BAYOR: She had a lot of [guts?]. [46:00] I'll say that.

F: That's right. You're telling me.

BAYOR: One other thing on the neighborhood: when these areas
became black areas, was there any attempt by the transit
services in this town to extend service to the black areas?
Any trouble on those lines?

F: No. Most of the Negroes that bought a house here didn't want all of that transit coming by their doors. (laughter)

BAYOR: Some must've wanted the streetcars coming out.

F: Yeah. Well, they did finally map out a route that would go around this way and that way and everything. They finally... And now there are the buses and MARTA. They have a route that winds in and winds out. But this is -- running a regular bus line across here, that [doesn't?] (inaudible).

BAYOR: Did the transit companies try to run a route that bypassed the black areas and serve the white ones?

F: No. There weren't that many whites [47:00] left.

BAYOR: OK. (laughter) So they just...

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