

# HOLT BEAN: A LIFE

VERSION 1.0 · 2026-06-11 · ALEX PEMBERTON

COMPANION TO "VENEERS OF HISTORY IN GREEN HILLS EAST", *NASHVILLE SCENE*

## FINDING

Holt Bean rose from federal clerk to owner of Nashville's 1927 Tennessean Model Home to insurance executive in three decades — the arc the Better Homes in America movement existed to advertise — while the deed beneath his house reserved that arc, by its fourth covenant, for white families alone.

## SUPPORTS IN THE ARTICLE

- *Bean was the Better Homes ideal's intended beneficiary, not its exception*
- *a federal clerk turned insurance executive inside A. M. Burton's company*

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## ABSTRACT

Four federal censuses and his own 1960 obituary trace Holt Bean from a downtown Nashville boarder with a government job to the owner of the city's most-publicized new house, then across three decades to a vice presidency at the insurance company that financed the suburb around him. The arc — clerk to model-home owner to corporate officer — is the precise trajectory the Better Homes in America movement existed to advertise: professional, suburban, ascending. Bean was real, and he bought the house. The census record also catches what the movement's advertising omitted. Within three years of purchase, a Black domestic worker named Sally Carpenter was enumerated in his household, and every Plat 1 deed barred occupancy by persons of African blood or descent except in the capacity of servants. Bean spoke at a neighborhood civic league eight days after the Supreme Court agreed to hear the case that would make those covenants unenforceable. He died on April 29, 1960, the year his covenant expired.

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## SOURCES

### Primary documents

- *Fourteenth Census of the United States, 1920 — Population*. Tennessee, Davidson County, Nashville City (Part), Ward 10, First Civil District (Part), Enumeration District 39, Sheet 2A (bound volume sheet 177). Enumerated January 2, 1920 by Mrs. Clarence E. Cox. Lines 44–45: Holt and Salome Bean, boarders in the Edwin L. Morris household. NARA, Record Group 29; microfilm publication T625.
- *Fifteenth Census of the United States, 1930 — Population*. Tennessee, Davidson County, Civil District No. 7 (Part), Enumeration District 19-220, Sheet 7A. Enumerated April 7, 1930 by Leo L. Boles. Lines 15–18, dwelling 129, family 135: the Bean household with servant Sally Carpenter; home value entered as \$16,000 owned. NARA, Record Group 29; microfilm publication T626.

- *Sixteenth Census of the United States, 1940 — Population*. Tennessee, Davidson County, Civil District No. 7, Enumeration District 19-264, Sheet 3A. Enumerated April 22, 1940 by Mrs. Lucile L. Smith. Household 53: “Bean, Holt J.,” head, age 49, “Investment Manager,” “Insurance Co.,” wage income \$5,000; home value \$10,000 owned. NARA, Record Group 29; microfilm publication T627.
- *Seventeenth Census of the United States, 1950 — Population and Housing*. Tennessee, Davidson County, Civil District No. 7, Enumeration District 19-72, Sheet 4. Sheet begun April 3, 1950; enumerator Mrs. Clara W. Sadler. Household 38, address 1612: “Bean, Holt,” head, age 59, “Investment Decisions,” “Insurance Co.” NARA, Record Group 29; 1950 census population schedules.
- *Nashville Tennessean*, April 30, 1960, p. 16: the news obituary “Services Today For Holt Bean” and the photo notice “Holt Bean — Native of Lynchburg.” The firsthand record of the life — birth at Lynchburg, Tennessee, to J. J. and Emma Holt Bean; the Morgan School at Fayetteville; federal government employment from 1913 to 1917, first in Washington and then in Nashville; the mortgage business in Lewisburg and then Nashville with his brother, the late Homer Bean; the move to Life & Casualty in 1934, a directorship in 1951, retirement as a vice president in 1956; membership and an eldership at Hillsboro Presbyterian and a seat in the Mortgage Bankers Association of America; and the death on April 29, 1960. ProQuest Historical Newspapers.
- *Nashville Tennessean*, April 29, 1960, p. 50, “Holt Bean Dies At Hospital Here.” The day-of-death notice, which records his father, J. J. Bean, as a former state treasurer, and Bean as an elder of Hillsboro Presbyterian. ProQuest Historical Newspapers.
- *Nashville Tennessean*, May 16, 1927, p. 1, “Tennessean Model Home Purchased; Many Visit House.” Reports that “the Tennessean model home in the Green Hills subdivision has been bought” by “Holt Bean, finance correspondent of the Union Central Life Insurance company,” for \$12,000, the deal closed with R. E. Haynes of the Nashville Trust company. ProQuest Historical Newspapers.
- *Nashville Tennessean*, February 8, 1940, p. 3. Reports Bean’s appointment as manager of Life and Casualty’s residential loan department and fixes the chronology the census abbreviates: associated with the loan investment department from 1934, assistant manager of the investment department from 1937, and, before Life and Casualty, a financial correspondent. ProQuest Historical Newspapers.
- *Nashville Tennessean*, April 2, 1935, p. 14, substitute-trustee sale notice. The Life and Casualty Insurance Company of Tennessee, holder of a note secured by a November 29, 1930 deed of trust from Luke Lea, names Holt Bean “Successor Trustee” to A. M. Burton — “unable to act, and/or refusing to act as such Trustee” — to sell the pledged Belle Meade lot at the courthouse door on April 17, 1935. ProQuest Historical Newspapers.
- *Nashville Tennessean*, February 19, 1958, p. 12. Life and Casualty’s published board of directors lists “Holt Bean, Vice President (Retired)” beside Paul Mountcastle (chairman of the board),

Guilford Dudley, Jr. (president), A. M. Burton (president emeritus), and Clark H. Hutton. ProQuest Historical Newspapers.

- *Nashville Tennessean*, March 6, 1975, p. 78, “Mrs. Holt Bean.” The graveside notice for Salome Stephenson Bean, 83, of 1602 Observatory Court — daughter of John Crawford and Amanda Sawyers Stephenson, educated at Fayetteville, married to Holt Bean — naming her surviving granddaughter, Mrs. Leslie Bean Weed. ProQuest Historical Newspapers.
- Tennessee Department of Public Health, certificate of death no. 60-09674 (Holt Bean). Fixes the death on April 29, 1960 at Baptist Hospital, the birth on February 25, 1891, the Observatory Drive residence, and the occupation “retired vice president, Life & Casualty Insurance Co.”
- Nashville city directories (R. L. Polk & Co.), 1913–1960. The annual record of Bean’s residence and occupation.
- Metropolitan Historic Zoning Commission. *A Short History of Green Hills East NCZO (Part II)* (working draft, 2025), pp. 5–6 — the document under examination, not a source relied on here. Where its career sketch diverges from the obituary, the deed, and the census, those records govern. The recorded purchase price (\$12,250) is the deed’s (Davidson County Register of Deeds, [Book 919, p. 110](#)); the *Short History* repeated the *Tennessean*’s rounded \$12,000.
- *Nashville Banner*, July 2, 1947, p. 6, “Property Owners Form League To ‘Protect’ Area.” Newspapers.com image 603047929. Names Bean among five speakers at the founding of the Granny White–Belmont–Green Hills property-owners’ league. Transcribed in [The 1947 Property Owners’ Protective League](#).

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## IN JANUARY 1920 THE BEANS OWNED NOTHING AND BOARDED DOWNTOWN

The 1920 census places Holt (28) and Salome (26) Bean as boarders, lines 44 and 45, in the Ward 10 household of Edwin L. Morris, a married produce broker of fifty, and his wife Eska. Holt’s occupation reads “Employee,” his industry “Government”; Salome’s columns are blank. There are no children on the line and no servant in the household. The ages fix Holt’s birth at about 1891–92 and Salome’s at about 1893–94, consistent with every later enumeration. This is the floor of the arc: a young married federal clerk, Tennessee-born, with no home and no heirs yet. Whether Morris was a relation or a stranger landlord is not established; the household was downtown, urban, and rented.

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DEPARTMENT OF COMMERCE—BUREAU OF THE CENSUS

FOURTEENTH CENSUS OF THE UNITED STATES: 1920—POPULATION

SUPERVISOR'S DISTRICT NO. 6 SHEET NO. 2 A

ENUMERATION DISTRICT NO. 39 4 501

NAME OF INCORPORATED PLACE Nashville, City (Part of)

WARD OF CITY (Part of) 10

NAME OF INSTITUTION

ENUMERATED BY ME ON THE 2 DAY OF JANUARY 1920. Mrs. Clarence G. Holt ENUMERATOR

PLACE OF BIRTH	NAME	RELATION	SEX	BIRTH	EDUCATION	ACTIVITY AND WHETHER FOREIGN						OCCUPATION								
						Year	Month	Day	Year	Month	Day		Year	Month	Day					
Missouri	Missie	Wife	F	1874	High School															
Tennessee	Robert	Husband	M	1874	High School															
Tennessee	Melvin	Son	M	1909	High School															
Tennessee	Maude	Daughter	F	1911	High School															
Tennessee	Merle	Son	M	1912	High School															
Tennessee	Walter	Son	M	1913	High School															
Tennessee	Walter	Son	M	1914	High School															
Tennessee	Walter	Son	M	1915	High School															
Tennessee	Walter	Son	M	1916	High School															
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Tennessee	Walter	Son	M	1918	High School															
Tennessee	Walter	Son	M	1919	High School															
Tennessee	Walter	Son	M	1920	High School															

1920 U.S. Census, Davidson County, Tennessee, ED 39, sheet 2A - Holt Bean as a boarder, before his ascent. (National Archives, RG 29.)

## THE CAREER WAS FEDERAL BEFORE IT WAS FINANCIAL

Bean's own obituary fixes the chronology the 1920 census corroborates at its hinge. He was born in Lynchburg, Tennessee, to J. J. Bean, a former state treasurer, and Emma Holt Bean, and educated at the Morgan School in Fayetteville. From 1913 to 1917 he was a federal government employee, first in Washington and then in Nashville — the "Employee / Government" the 1920 census still records. Out of the government he went into the mortgage business, in Lewisburg and afterward in Nashville, with his brother Homer Bean.

## IN THE MORTGAGE BUSINESS, AND A LIFE-INSURANCE CORRESPONDENT BY 1927

Bean's business was the placement of insurance-company capital into real property — farm loans, then mortgage correspondence — the same lending that was, in those years, building the restricted suburb. By 1927 he had moved to the lending arm of a life insurer: announcing the model home's sale, the *Tennessean* of May 16, 1927 called the buyer "Holt Bean, finance correspondent of the Union Central Life Insurance company." The broker of the suburb's mortgages bought one of its houses.

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## IN MAY 1927 THE BEANS BOUGHT THE TENNESSEAN MODEL HOME FOR \$12,250

Nashville's demonstration house, at 1612 North Observatory Drive, designed by Tisdale, Stone and Pinson and completed in April 1927, drew fifteen thousand visitors on its May 1 opening day. "The Tennessean model home in the Green Hills subdivision has been bought," the paper announced on May 16; the buyer was Bean, the price reported at a rounded \$12,000. The recorded deed (Davidson County Register of Deeds, Book 919, p. 110) recites a consideration of \$12,250; the *Tennessean's* rounded figure is the one the *Short History* then repeated. Seven years separated "Boarder / Employee / Government" from ownership of a publicly toured demonstration house in a highly restricted subdivision. The 1930 census separately enters the home's value as \$16,000 — the enumerator's value estimate, not a recorded sale price. The companion brief [Identifying the Model Home: 1612 North Observatory, Not 1637 South](#) establishes that the model home stands at 1612, the Beans' lot, and that the commission's draft history misplaced it six lots away at 1637 South Observatory; the censuses from 1930 forward place the household at 1612.

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## IN 1930 THE HOUSEHOLD INCLUDED A BLACK DOMESTIC WORKER UNDER THE COVENANT'S SERVANT EXCEPTION

The 1930 census records the Beans on Observatory Drive: Holt (39), "Agent," "Insurance"; Salome (39); their son Jack (7), born about 1923; and, on line 18, "Carpenter, Sally," relation "Servant," race "Negro," sex "F," age 28, single, Tennessee-born, occupation "Maid," industry "Private Home." The home value is entered as \$16,000 owned. The Tennessean's 1927 architectural specifications had described a basement "servant's room and shower"; by April 1930 the room, or the arrangement it was built for, was occupied. Plat 1's fourth covenant permitted persons "of African blood or descent" in Green Hills only "in the capacity of servants." Carpenter's presence in the household is that clause in practice; her story is told in [Sally Carpenter's Documentary Trail](#). The household that embodied the movement's promise of white ascent ran, from the start, on the labor the deed admitted by exception and barred from ownership.

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## BY 1940 THE FEDERAL CLERK OF 1920 WAS AN INSURANCE EXECUTIVE

The 1940 census lists "Bean, Holt J." — the middle initial appears here and only here among the four sheets — head of household 53, age 49, occupation "Investment Manager," industry "Insurance Co," with a reported wage income of \$5,000 against fifty-hour weeks. Salome (48) keeps house; Jack (17) is at home; no servant is enumerated. The home's value is entered as \$10,000, below the 1930 figure, consistent with Depression-era reassessment. Five weeks before that enumeration, the *Tennessean* of February 8, 1940 had reported Bean "named manager of the residential loan department" at Life and Casualty, with the rungs beneath it: associated with the loan investment department from 1934, assistant manager of the investment department from 1937. "Investment Manager, Insurance Co" is the census shorthand for that post.

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## THE COMPANY WAS A. M. BURTON'S, AND BEAN STOOD INSIDE ITS LENDING MACHINERY

Life & Casualty Insurance Company was founded by Andrew Mizell Burton (1879–1966), for whom Burton Avenue in the subdivision is named and whom the *Short History* identifies as an owner of property in Green Hills and a benefactor of Lipscomb. The same 1940 enumeration district contains Burton's own household on Hillsboro Road; Burton's daughter, Mizella Burton Grant, had taken title to Lots 12 and 13 of the Green Hills plan in January 1927 (the parcel the MHZC's draft history misidentified as the model home — see [The Misidentified Lot: 1637 South Observatory and the Burton Cluster](#)). The record sets Bean inside Burton's lending operation by the mid-1930s. When Burton, the named trustee on a 1930 deed of trust the publisher Luke Lea had given to secure a note Life and Casualty held, became "unable to act, and/or refusing to act" as that trustee, the company named Holt Bean his successor; on April 17, 1935, Bean sold the pledged Belle Meade lot at the courthouse door to the highest bidder for cash. Twenty-three years later the insurer's published board still seated the two men together — A. M. Burton, president emeritus, and Holt Bean, vice president, retired. That Burton personally recruited Bean, as distinct from the trusteeship, the 1951 directorship, and the vice presidency the record fixes, rests on no source.

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## IN 1950 HE WAS STILL ON OBSERVATORY DRIVE, STILL IN INSURANCE, STILL CLIMBING

The 1950 census records "Bean, Holt," household 38 at address 1612, head, age 59, occupation "Investment Decisions," industry "Insurance Co," with Salome (58) keeping house and Jack — twenty-seven and presumably gone — no longer on the line. The household next door at 1608 is the widowed Mildred Milam and her sons, the consecutive house numbers confirming the Beans' place on the north frontage at the bend of the horseshoe. Thirty years after boarding in the Morris house, Bean owned his home outright and made investment decisions for an insurance company.

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## HE SPOKE FOR THE NEIGHBORHOOD'S WHITE PROPERTY OWNERS IN 1947

On July 1, 1947, four hundred residents of the Granny White, Belmont, and Green Hills sections met in the auditorium of David Lipscomb College to form a civic league "for the purpose of 'protecting interests of property owners in the area,'" and named a standing committee "to keep abreast with zoning regulations." The *Nashville Banner* listed Bean among the five speakers. The meeting fell eight days after the Supreme Court agreed to hear *Shelley v. Kraemer*, ten months before the decision made the covenant on his own deed unenforceable, while that covenant still had twelve years to run; the venue was the college that had held the Plat 1 trust in 1927; the company Bean worked for was Burton's. Bean was on the program at the founding of the instrument meant to outlast the covenant (see [The 1947 Property Owners' Protective League](#)).

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## HE DIED IN 1960, THE YEAR THE COVENANT EXPIRED

Holt Bean died on April 29, 1960, at Baptist Hospital, after a two-month illness — a retired vice president of Life & Casualty, made a director of the company in 1951 and retired from its management in 1956 while keeping his seat on the board. He was an elder of Hillsboro Presbyterian and a member of the Nashville Chamber of Commerce, the Cumberland Club, and the Mortgage Bankers Association of America; the burial was at Woodlawn. The Plat 1 racial covenant ran until January 1, 1960. The two endings sit in the same year. Salome outlived him, joining the 1962 replat of Observatory Court with their son, Dr. John J. (Jack) Bean, and moving to 1602-A Observatory Court before her own death on March 5, 1975, survived by a granddaughter, Leslie Ann Bean — Mrs. Leslie Bean Weed. The family's hold on Observatory Court, begun at the 1927 model home, ran on through a third generation. The covenant Bean lived his entire Green Hills tenure under lapsed by its own terms in the year he died; the family kept platting and building the ground around it for two more years. The instrument that had reserved the street racially expired quietly, on schedule, never once tested in court by the family it protected.

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**Holt Bean**  
*Native of Lynchburg*

with Life and Casualty, and in 1951 was made a director of the company. He continued as a director after his retirement in 1956. Mr. Bean was a member and an elder of Hillsboro Presbyterian church; and a member of the Nashville Chamber of Commerce, the Cumberland club and the Mortgage Bankers Association of America. He was married to the former Salome Stephenson of Howell, Tenn. She survives. Other survivors are a son, Dr. John J. Bean, and a granddaughter, Leslie Ann Bean of Nashville.

**Miss Fannie Koellein**

Miss Fannie Amelia Koellein, 80, of 1103 Clifton lane, died yesterday afternoon at her home after a long illness. The body is at Marshall Don-

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"Holt Bean - Native of Lynchburg," *The Nashville Tennessean*, April 30, 1960, p. 16 - the obituary and photograph that record the government-to-mortgage-to-insurance career firsthand. (ProQuest Historical Newspapers.)

The purchase price — \$12,250 — is the consideration recited in the recorded deed (Davidson County Register of Deeds, Book 919, p. 110); the *Tennessean's* rounded \$12,000, repeated by the MHZC *Short History*, is the imprecise period-press figure. The 1930 census's \$16,000 and the 1940 census's \$10,000 are enumerators' home-value estimates, not sale prices. That A. M. Burton personally recruited Bean into Life & Casualty, as opposed to Bean's documented trusteeship, employment, and 1951 directorship there, rests on no record. The name settles as "Holt Bean" across the 1927 *Tennessean*, the obituary, and the death certificate, the middle initial surfacing once,

as “Holt J. Bean,” in the 1940 census; his father was J. J. Bean, the former state treasurer. The arc the account follows is established firsthand, by the census, the obituary, and the death certificate.

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*Fourteenth Census of the United States, 1920 — Population.* Tennessee, Davidson County, Nashville City (Part), Ward 10, Enumeration District 39, Sheet 2A. National Archives and Records Administration, Record Group 29.

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*Sixteenth Census of the United States, 1940 — Population.* Tennessee, Davidson County, Civil District No. 7, Enumeration District 19-264, Sheet 3A. National Archives and Records Administration, Record Group 29.

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*Nashville City Directory.* Nashville: R. L. Polk & Co. Consulted years 1913–1960.

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*The Nashville Tennessean.* [Life and Casualty residential loan department appointment.] February 8, 1940, p. 3. ProQuest Historical Newspapers.

*The Nashville Tennessean.* [Substitute-trustee sale notice, Life and Casualty Insurance Company.] April 2, 1935, p. 14. ProQuest Historical Newspapers.

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Tennessee Department of Public Health, Division of Vital Statistics. Certificate of Death No. 60-09674 (Holt Bean). Nashville, 1960.

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## SUGGESTED CITATION

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