

# City of McKinney

## Historic Building Marker Application

(Supporting Documentation)

### Tom J. Cloyd, Jr. Home

620 North Church Street



## A. Alterations & Construction

### Construction

The Tom J. Cloyd, Jr. House was build around 1912 as a two-bedroom, single-story home. The house is a wood-frame structure on a pier-and-beam foundation with simple a square footprint. The roof plan is pyramidal in form with a central dormer at the front of the house. The interior floor is made of pine and the home is fenestrated with the original one-over-one sash windows.

The home design with its square floor-plan, broad roof, and deep overhanging eaves, and wide porch follows the American Four-Square style popular in the early decades of the 20th century. This style of architecture was a thrifty alternative to the more elaborate Victorian style which preceded it. This new style, more broadly known as the Prairie style, was made popular by Frank Lloyd Wright.

## 1. Supporting Documentation

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Please attach the following information. All written documentation should be double spaced, 12 point-font, justified.

### A. Alterations

List any known changes or modifications made to the property throughout its history.

### B. Historical Figures/ Historical Information about individuals who are associated with the property.

List any historical figures associated with the property. Provide names and occupations.

### C. Property Ownership

Legal description of property with a location map as well as a list all known owners of the property. Include original owner and subsequent owners.

### D. Tenant History

List all known tenants of the property throughout its history.

### E. Narrative History

Attach a narrative explanation of the chronological and historical development of the property. (See attached example.) The above information should be included as part of your narrative.

### F. Drawings

- Provide a sketch of the current site plan. Include the proposed location of the historic plaque.
- Provide a sketch map indicating the nominated property and any related sites.
- Copies of Sanborn Maps™ showing the house's relationship to other homes and the footprint of the house

### G. Photographs

Historic

- Provide at least one historic photograph of the property.

Current

- Provide at least one current photograph of the property illustrating in its surrounding context. For example, photograph the streetscape in which the building is included.
- Provide at least one photograph of each side of the building.

### H. Additional Information

Provide any additional information that supports the application. This may include copies of architectural drawings, letters, oral histories, newspaper/magazine articles, etc.

### I. References

Attach a list of the books, articles, Sanborn Maps™, newspapers, and other sources used in preparing this form. (See a list of possible references after the signature page.)

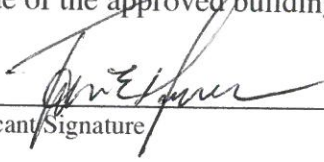
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The Historic Preservation Advisory Board requests that all plaques be mounted on the front façade of the approved building within thirty (30) days of receipt.

Permission of owner for plaque placement

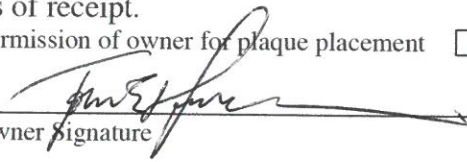
X

Applicant Signature



X

Owner Signature



The architectural significance of this house derives from the popularity of the style and its approach to the porch columns which hints at a nearly Neo-Classical elevation with shape of the roof imitating a pediment. In short, the house uses Prairie Style elements that suggest a classical form.

### **Alterations**

Little has been altered from the original construction. However, the vent that was framed by the dormer has been replaced with a decorative panel. A den has been added to the rear of the house. Inside, the kitchen has been altered to accommodate a laundry room. The bathroom has been updated in recent decades. The brick chimney on the north side of the house has been walled over and the stack removed. Windows and doors are original as are the associated knobs, hinges, and clasps.

### **Anticipated Needs**

Since purchasing the house in 2012, the current owner has painted and landscaped the exterior of the house, repaired the front porch, and replaced the HV/AC. Looking ahead, the owner would like to upgrade the plumbing, restore some inoperable windows, and have some needed foundation work performed.



## **B. Historical Figures**

### **Thomas James Cloyd, Jr. (1882-1961)**

Tom J. Cloyd was born in McKinney, Texas in 1882, the son of Thomas J. Cloyd, Sr. and Mary Louise Smith, whose father started Smith Drug on the Square. Tom J. Cloyd, Jr. worked as a McKinney letter carrier for over 35 years beginning in 1912.

Though Tom spent most of his life in the comfortable and financially stable life of a mailman, his early career was anything but stable. He tried several trades before settling into one that was right for him. One of his first jobs at the age of 16 was as a "sample clerk" in the Smith Drug Store, owned by his uncles Clarence and Harry Smith. In his 20s, Tom was active with in volunteer fire department, achieving the rank of assistant chief in 1908. Around that same time, Tom left his job at Smith Drug when he purchased half interest in J.R. Coggins' candy business. That business was known as the Coggins & Cloyd Candy Company, selling Bon Ton candies. However, this business closed its doors within a few short months of its inception.

In 1909, Tom joined his older brother Ben in the car business. Together they were the district sales agents for the Overland automobiles manufactured in Indianapolis, Indiana. One of their first sales was to J. Ed Rhea who purchased a 40-horse power roadster which could reach speeds up to 60 miles an hour. One day Tom Cloyd, Ed Brown, Lon Furr and Tom Newsome made a trip in an Overland touring car from Dallas to McKinney in one hour and 25 minutes, beating the Interurban by 8 minutes.

Later in 1909, Tom became the McKinney agent for Radium Spray, a multi-purpose cleaning fluid, insecticide, and furniture polish. The company claimed their product could "clean everything but a guilty conscience." It is likely that the spray did not actually contain any radium, rather the word radium was a popular catch word at the time used to imply that a product was modern and had scientific credibility.

If the car and cleaner business wasn't enough, Tom augmented his career credentials in September of 1909 by taking and passing an examination to become a postal carrier. Tom's brother Will had been a carrier since 1904. In fact, Will was one of the first carriers hired when the post office began offering "free" city delivery service. Tom was subsequently hired as a substitute carrier and often filled in for his bother on his Route #2 when needed.

It was only a couple of weeks after passing his carrier exam that Tom married Nina O. Harrison. Nina was a trimmer in a millinery shop and the daughter of James G. Harrison and Rebecca Jackson. Mr. Harrison served as a McKinney alderman in 1902-1903. However, he died from an accidental gunshot while cleaning his Winchester rifle in 1906.

Nina's mother, Rebecca, hosted the wedding at her house. Tom and Nina's wedding was a small affair and described by the McKinney Courier-Gazette as "one of the quietest ever known in this city, only family and a few of the closest relatives being invited." Following the wedding, the couple took up residence with Rebecca at 606 North Kentucky Street.

In 1911, Nina used her own funds to purchase a lot from James Rhea at 620 North Church. The couple soon built an American Four-Square style home and moved out of Rebecca's house. That same year the couple gave birth to their first and only child name Rebecca, in honor of Nina's mother who had helped them in the early years of their marriage.

By 1912, Tom had stopped selling cars with his brother and partnered with fellow mail carrier W.H. Franklin to start a furniture repair business. Franklin & Cloyd, as the business was called, was originally located in the Masonic Lodge on Kentucky Street. Tom continued to work as a substitute mail carrier while repairing furniture but left the partnership within a few months.

In 1912, there were several changes happening at the McKinney Post Office, the most obvious one was the completion of the new Italianate-styled Post Office on East Virginia Street. Around the same time, Postmaster S.H. Cole was leaving his position as were some of the route carriers including Howard E. Duncan, the carrier for Route #2. Tom's brother Will, who was a 10-year veteran carrier, was nominated by Joe Dulaney to be Cole's replacement for the top job. Amid these changes Tom Cloyd was finally offered and accepted a full-time position with the Post Office. Meanwhile, his brother, who did not become the McKinney Postmaster, relocated to Dallas.

This provided Tom and wife Nina a comfort and financial security they hoped to enjoy for many years. However, in the early 1920s Nina's health began a slow decline that ended with her death in 1925 at the age of 38 when their daughter was 13 years old.

In 1930, Tom remarried to Jewell Goggins, a woman 23 years his junior and only 6 years older than his 18-year-old daughter. The following decade was a challenging one for the entire Cloyd family. In 1934, Mary Louise (Tom's mother) died without a will and left her estate liable for unpaid City taxes. She had neglected to pay taxes on the property she inherited following the death of her husband in 1921. The City of McKinney filed suit to force the family to sell the property they owned at the corner of Louisiana and Wood Street to cover the \$2,300 that was due. The heirs of Mary Cloyd then sued each other over how much of the property they each owned which was complicated by the fact that Ben Cloyd and his wife had been living on the property for some time and made improvements they paid for themselves.

Eventually, these family disputes were settled. By 1940, all of family members except for Tom had left McKinney for Dallas. Meanwhile, back in McKinney, Tom, Jewell, and daughter continued to live at 620 Church Street. Jewell worked as a variety-store clerk and lived with her parents until 1945 when she, at the age of 34, married a Dallas mail carrier, Russell T. Raybourn.

In 1947, Tom Cloyd survived a heart attack. It was around this time that he retired from the Post Office after 35 years of service. He spent his years in retirement as an election official working in city, county, and school board elections. He died in 1961 and is buried in Block 88½, Lot 2 of the Pecan Grove Cemetery in McKinney.

In 1983, Jewell sold the house that had been the Cloyd family home for 72 years and moved to 1804 West Street. Two years later she moved to Brookhaven Nursing Home. She died in 1993 and is buried next to her husband and his first wife in the Pecan Grove Cemetery.

### **Thomas J. Cloyd, Sr. (1844-1921)**

Tom J. Cloyd, Sr. was a pioneer settler of McKinney and ran a farm implement business at what is now 201 West Louisiana Street.

Tom J. Cloyd, Sr. was born in 1844 in Dresden, Tennessee. He was the son of William Steward Cloyd and Ann White James. Tom's mother died when he was a young boy. Tom's father remarried and the family moved to Texas in 1858 when Tom was 14 years old. The family settled just west of the McKinney Square on Louisiana Street. Tom's father worked as a repairer of watches, jewelry, and guns.

Tom served in the Confederate Army for three years. After returning from the War, Tom

began running Skylight Gallery, a photography studio on the second floor of a frame building on the west side of the McKinney Square. One of his clients in 1868 was pioneer lawyer Alexander Berry who issued the original deeds to McKinney town lots.

In 1869, Tom married Mary Lou Smith, daughter of Dr. B.M.E. Smith and wife Amellia Tinsley. Dr. Smith started the drug store that bears his name. Around this same time, Tom closed his studio and began an association with the capital financier Capt. W.L. Boyd. It was Capt. Boyd's widow who in 1914 donated the money to build Boyd High School. With the financial help from his wife's personal funds, Tom began his own implement business on the southwest corner of the intersection of Louisiana and Wood Street. He ran this business until around 1919 when he retired from the business which is around the same time he hired contractor W.J. Higgins to raze his old house and build a new 10-room home for him on his lot just west of his business. The original home on West Louisiana Street was built by Tom's father when he arrived in McKinney in 1858.

Upon Tom J. Cloyd, Sr.'s death in 1921, the business, which was managed by his sons Joe and Ben, was closed and the building leased to the Texas Power & Light Company for offices. At the time of Tom's death, he had been a member of the Mason's St. John's Lodge No. 51 in McKinney for over 50 years. In fact, he was the longest serving member at the time. He was also a member of the Knights of Pythias and the Knights Templar. His burial in the Pecan Grove Cemetery was conducted under the auspices of the Knights Templar.

### **James Calvin Rhea (1837-1925)**

At the age of 18, J.C. Rhea migrated from Tennessee in 1855 with his mother and father, Joseph R. Rhea. The Rhea family settled about 10 miles west of McKinney in the area now known as Rhea Mills. James and his older brother, William, purchased and operated a wool carding machine there for the purpose of preparing wool for spinning. Later, they began milling grains and thus became the name sake for the area. Their success in the ginning and milling business gave them the capital to invest in land throughout Collin County.

In 1861, James became a member of Company D, South Texas Cavalry and was wounded at the Civil War Battle of Corinth in Mississippi. His brother William lost a foot in the same battle. They both returned to Texas after the war to continue their successful business operations. Ironically, three years after losing a foot in the War, William married a woman named Ella Foote, the daughter of Dr. Gerald A. Foote, a prominent McKinney doctor and business man.



In 1874 at the age of 37, James Rhea married Mary Gossett. Two years later James secured a post office for the Rhea Mills community and became its postmaster for three years. He resigned in order to spend more time on his various business interests which included a mercantile store and real estate.

James and Mary moved to McKinney in 1892 eventually retiring from active business. While in McKinney he was a member of the Central Presbyterian Church and staunch advocate for Prohibition. Though he held no political office, he chaired the county committee that helped Prohibition become law in 1902.

When James C. Rhea died on March 19, 1925 the McKinney mayor Tom W. Perkins issued a resolution that flags be flown at half-staff and City offices to be closed in honor of Mr. Rhea's passing.

## C. Property Ownership

**Address:** 620 North Church Street, McKinney, Texas 75069

**Legal Description:** W.A. & J.C. Rhea, Lot 6, acres .1720

<b>Purchase Date</b>	<b>Seller</b>	<b>Buyer</b>
Oct. 10, 1856	State of Texas	William Davis
Dec. 2, 1870 <sup>1</sup>	William Davis	John B. Denton
Jul. 26, 1872	John B. Denton	James & William Rhea
Mar. 25, 1911	subdivided <sup>2</sup>	
Mar. 16, 1911	James Rhea	Nina Cloyd
Aug. 14, 1925	Nina Cloyd <sup>3</sup>	Tom Cloyd, Jr.
Jan. 17, 1961	Tom Cloyd, Jr. <sup>3</sup>	Jewell Cloyd
May, 18, 1983	Jewell Cloyd	Jerry & Peggy Weems
Jan. 1, 1984	Jerry & Peggy Weems	Steven B. Richardson
Jan. 1, 1985	Steven B. Richardson	Mark R. Ragon
Aug. 1, 1986	Mark R. Ragon	Larry E. Harper
Jan. 24, 1997	Larry E. Harper	Velin Janet Cave
Jun. 2, 2009	Velin Janet Cave	Deutsche Bank
Jul. 23, 2009	Deutsche Bank	William & Cindy Pratt
Nov. 30, 2012	William & Cindy Pratt	Tommy Edward Henderson

<sup>1</sup> Settlement date between the heirs of John B. Denton and William Davis

<sup>2</sup> Subdivided following William Rhea's death

<sup>3</sup> Date of death with ownership passing to spouse

## D. Tenant History

Tenant history is same as deed history.

## E. Narrative History

Texas joined the United States in December of 1845 which sparked the Spanish-American War as U.S. troupes sought to enforce the border claims of the 28th State to join the Union. The treaty of Guadalupe Hildalgo ended the dispute in 1848. It took two more years for the U.S. Congress to establish the actual borders of the State.

In 1850, Peter H. Bell, the third Governor of Texas, signed a Letter of Patent granting to William Davis two thirds of a League and one Labor of land (3,129 acres) situated "in the waters of East fork of the Trinity including the town of McKinney." This grant was recorded and signed by Governor E.M. Pease in 1856. Even before this grant was recorded by the new State of Texas officials, William Davis and his wife at the time, Margaret, donated 120 acres of this tract to the Commissioners of the City of McKinney to create the new County Seat.

There are land records indicating that William and Margaret were married for only a few years following the donation that made the city possible. By early 1859, land records indicate that William was married to a woman named Sallie (a.k.a. Sarah).

In 1841, William Davis promised to sell John B. Denton (the man who the city and county of Denton is named for) 640 acres of land from his original 3,129 grant. At the time, Mr. Denton was a member of the Texas Militia under Brig. Gen Edward H. Tarrant. Unfortunately, John B. Denton was killed during a skirmish with Indians east of Fort Worth. This promise which involved a bond for title was never recorded but Mr. Denton's heirs sued William Davis for performance of the bond. The case lingered until Mr. Davis died in 1868. He left no will which only added to the property's legal ambiguity. Sallie became the administratrix of the estate and party to the suit in 1869. The suit went to a jury trial and the verdict found in favor of the plaintiffs. However, the Denton heirs were only awarding half of the 640 acres that was promised because there was not enough of the Davis tract left to fulfill the entire bond.

In 1872, the 320-acre land award was subdivided among the heirs of John B. Denton. One such 4.86 tract was assigned jointly to three of his children, John B. Jr., John F., and Ashley N. The following year the children sold this tract to William & James Rhea for a total of \$379.

The pioneer mill owners William and James Rhea could arguably be called the fathers of the industrial age in Collin County since they were the first to use steam power in

their mills. They owned this tract, which was situated just north of the town Square, jointly until William's death in 1906. His death meant his part-ownership went to his heirs and in 1911, when James Rhea was 74 years old, the 4.86 acres was subdivided into 12 lots on North Church Street that became the Rhea Addition. The real estate firm of Scott & Emerson ran ads in the *McKinney Courier-Gazette* offering these lots for sale to the public.

In March of 1911, Nina Cloyd, the wife of Tom Cloyd, Jr., used her own funds to purchase Lot 6 in the Rhea Addition for \$350. At the time, Tom and Nina were living with Nina's mother Rebecca Harrison on North Kentucky Street with Rebecca's two other children. That same year Tom left the car business he that his brother had started and teaming up with W.H. Franklin to start a furniture repair business. Meanwhile, Nina worked as a milliner. It is likely that the funds for Nina's purchase if not a gift were in some part arranged by Rebecca.

Soon after Nina purchased the property, the couple began construction of a 2-bedroom, one-bath home. The home they chose was a very simple yet popular in style. The type of design they chose is often call the "American Four-Square Bungalow," giving the square shape of its footprint and the distinctive pyramidal roof. This style relates closely to the Prairie Style in the way that it sprawls across the land.

As was often the case, economic necessity dictated the amount of stylistic detail a structure might have. Still, people wanted to express something about themselves and a "four-square bungalow" like the Tom Cloyd House resonated with many residents of McKinney. This excerpt from a 1918 pattern book attributes these personal values to the style:

*If the outside of a home shows the character of the people who live within, we venture to say that no one could do better than to let this house be representative of its occupants. The chief secret of the appearance of a house is usually found in the part of the roof treatment plays in the harmony of the whole. Here the dormer window breaks any possible monotony that might result from an entirely plain over-hanging roof, and the roof in turn is one of the chief causes for the friendly aspect of this particular bungalow.*

While a home may express something about its inhabitants it also expresses something about the neighborhood and the City as a whole. Between 1910 and 1920 the population of McKinney grew from 4,714 to 6,677. In this decade, McKinney was transforming from an agricultural outpost into a City with banking, manufacturing, and commerce.



The City leaders, who generally had a financial stake in the City's success, encouraged civic pride at every opportunity. In 1914, the *Courier-Gazette* announced with pride that Church Street would be the first street in the City to be paved. Soon sidewalks were added. This "suburban" development, along with the ensuing civic pride, was the subject of a 1915 *Courier-Gazette* story that praised Tom and Nina's home for being "as neat and trim as a pin." The story went on to describe the lawn, trees, and foliage that added "a touch of nature-like repose and beauty, as well as coziness, that never fail to attract attention." The newspaper story was endorsed by Mayor Finch and Commissioners Sam Massie and Fred Barnes with the hope that more McKinney residents would approve funds the City could spend on street paving, curbing, and other infrastructure.

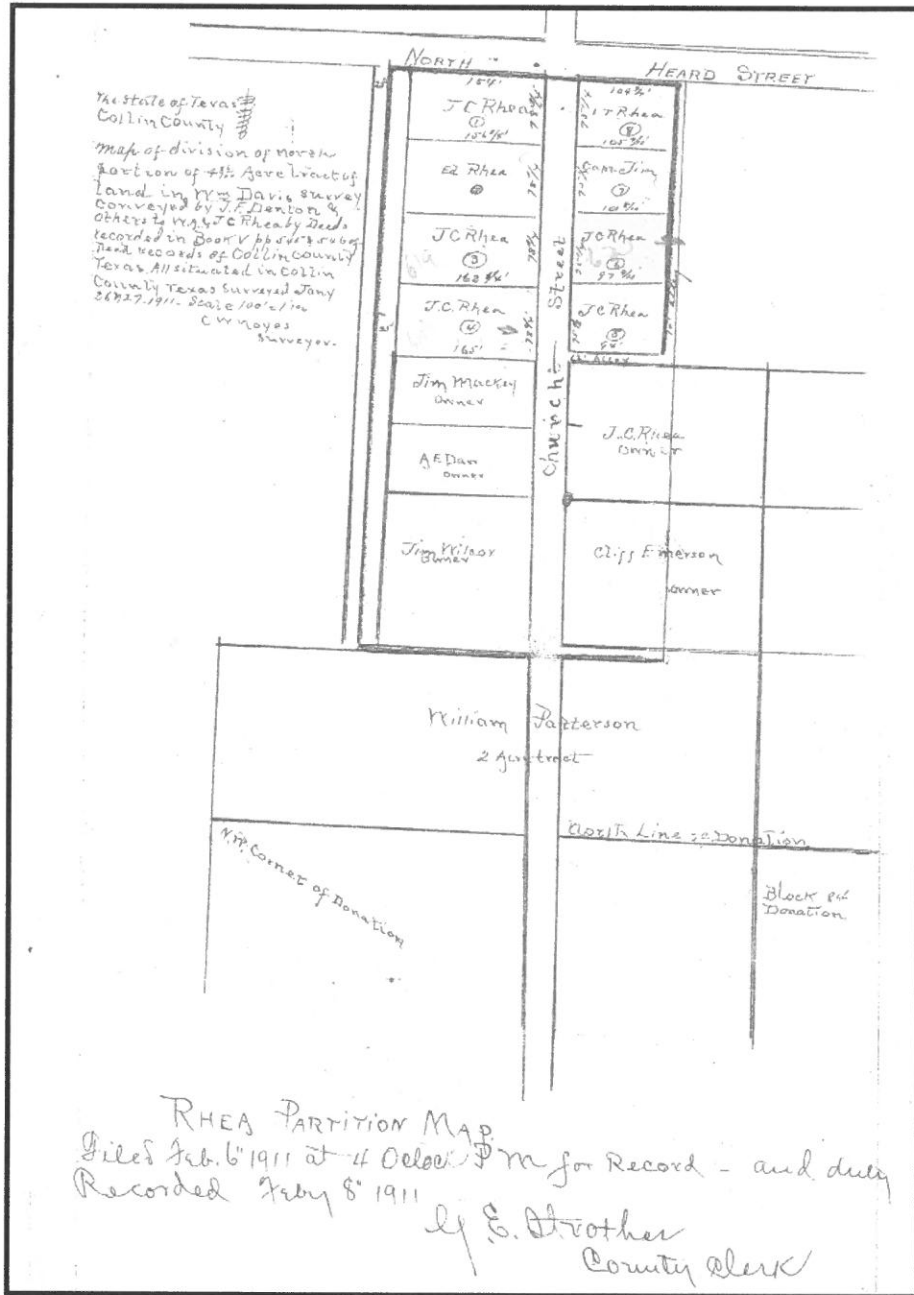
In McKinney, W.J. Higgins was a popular builder of homes in the Four-Square Style. It is not certain that he was the builder of Nina and Tom's home but homes remarkably similar to theirs were being built by Higgins. He, in fact, built a house for Tom's father on West Louisiana in 1918. Given these connections, it is likely that Mr. Higgins was responsible for the house at 620 North Church.

Nina died in 1925 at the age of 38. For the following five years only Tom and daughter Rebecca lived in the house. Tom remarried Jewell Goggans in 1930. Tom, Rebecca, and Jewell lived together in the house until Rebecca married at the age of 34 to Russell T. Raybourn in 1945.

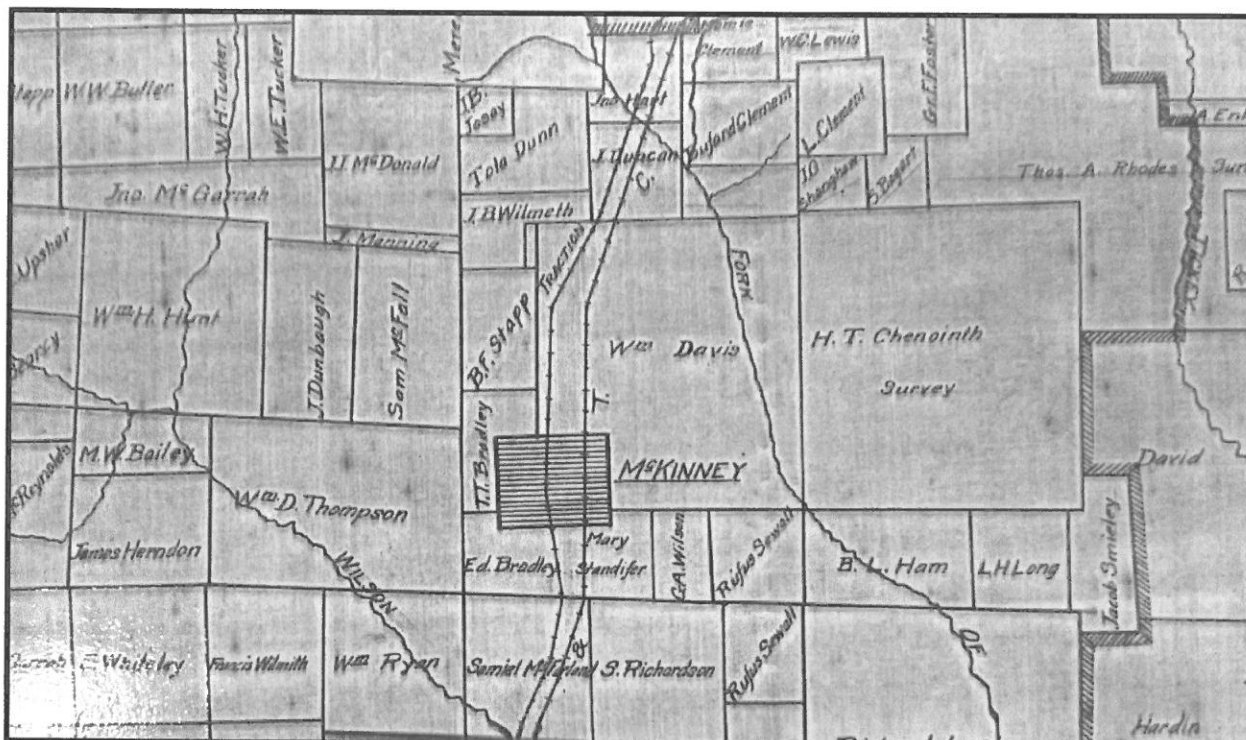
In the late 1940s, Tom's health took a downturn. It was around this time that Tom retired from the Post Office after 35 years of carrying the mail. Over the next decade he was admitted to the hospital on several occasions. He died in 1961. Jewell lived in the house alone until she sold it in 1983.

# F. Drawings

Sub-divided lot Nina (Harrison) Cloyd purchased from James Rhea.



James Rhea purchased 4.86 acres of the original Davis Survey in partnership with his brother William. When William died, the ownership of the tract became complicated when it passed to his heirs. To rectify this the Family subdivided the land in 1911 and began selling individual lots. Nina (Harrison) Cloyd purchased Lot 6 in March of that year.



Shortly after Texas became a state, William Davis was granted "2/3 of a league and a labor of land" in North Texas. This grant became known as the Davis Survey and amounted to 3,100 acres which included the fledgling town of McKinney. In fact, William Davis donated 120 acres of his land to the McKinney commissioners to be used to create the town's center.

THE DAILY COURIER-CLAYTONS WEDNESDAY EVENING, FEB. 20, 1911

**BENGE STREET**

	No. 12	No. 11	No. 10	No. 9
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**NORTH CHURCH STREET**

No. 1	No. 2	No. 3	No. 4	12-foot Alley	No. 5	No. 6	No. 7	No. 8
					10-foot Alley			

15-foot Alley

**WE OFFER RHEA'S ADDITION ON NORTH CHURCH ST.**

The only high class resident section left in McKinney, that is close in; sewerage, lights and water at the curb.

The following are prices that we think are attractive enough to interest any horse builder:

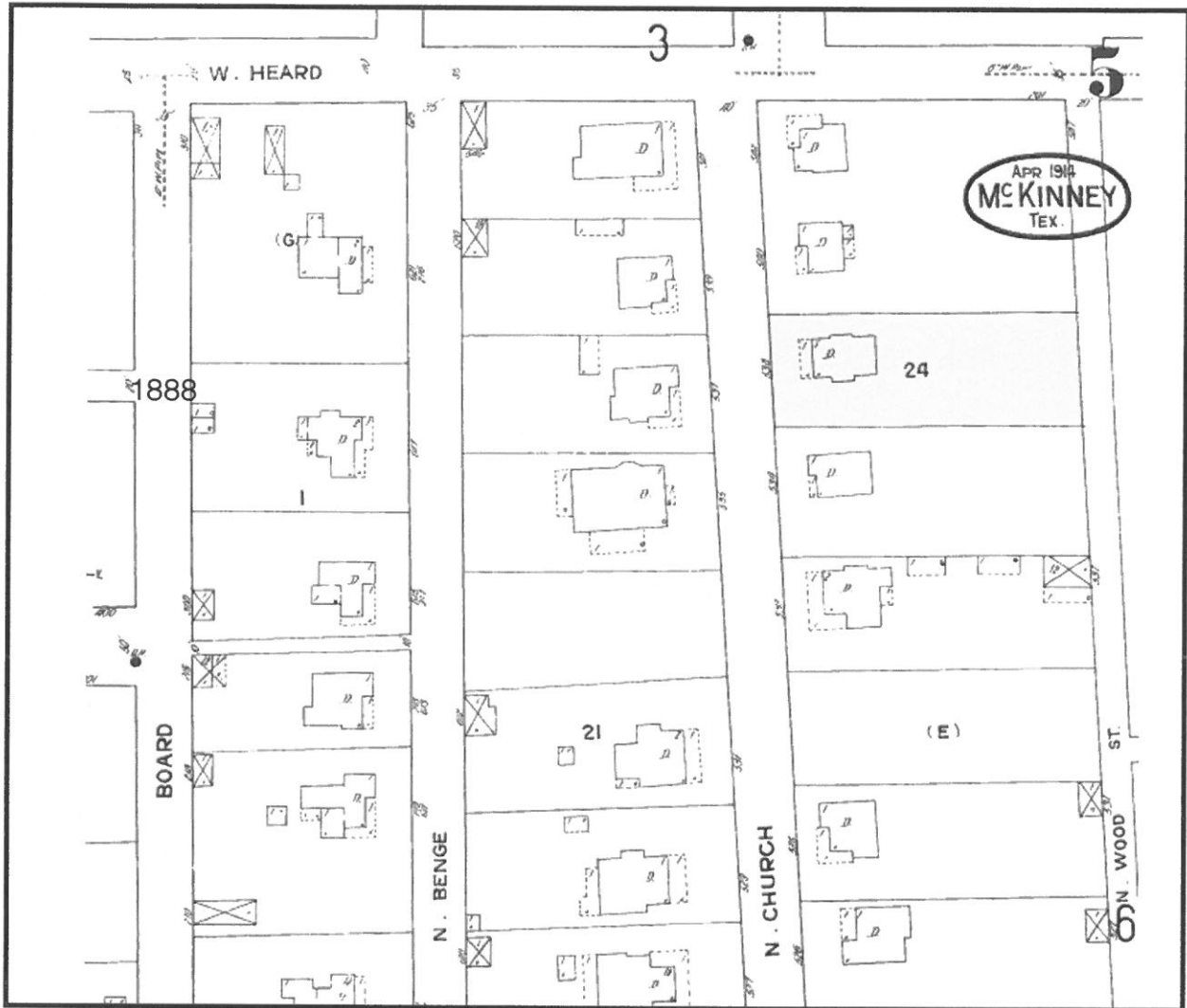
West front lot No. 2, 77 1/2-4-1205	\$650.00	West front lot No. 8, 75 3/4-4-100	\$400.00
West front lot No. 3, 77 1/2-4-1205	\$650.00	East front lot No. 9, 78 3/4-4-102 3-4	\$400.00
West front lot No. 4, 77 1/2-4-1205	\$650.00	East front lot No. 10, 78 3/4-4-102 3-4	\$750.00
West front lot No. 5, 75 3/4-4-100	\$400.00	East front lot No. 11, 78 3/4-4-100 3-4	\$750.00
West front lot No. 6, 75 3/4-4-100	\$450.00	East front lot No. 12, 78 3/4-4-100 1-2	\$750.00
West front lot No. 7, 75 3/4-4-100	\$350.00		

Call around to our office and let us show you—we expect to sell these lots within the next thirty days.

**Scott & Emerson**  
PHONE 665

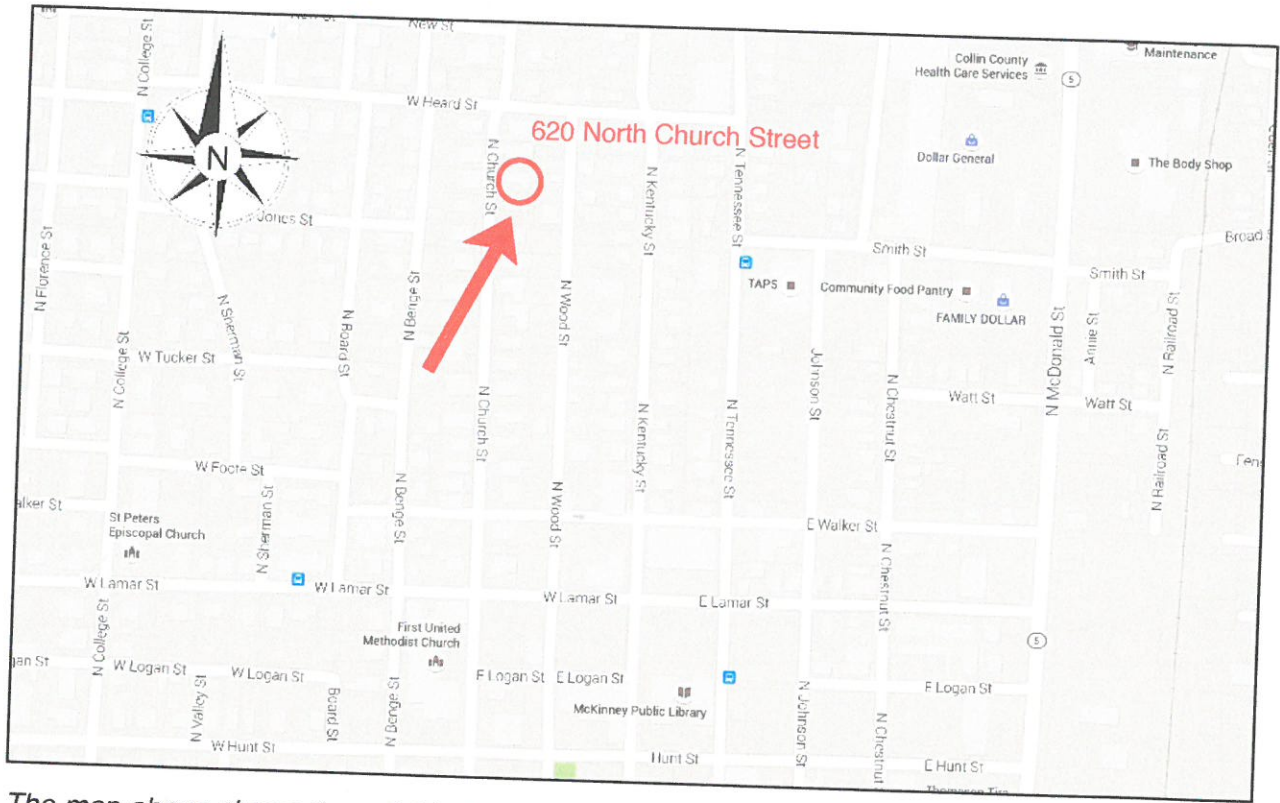
In 1872, the brothers James and William Rhea purchased 4.86 acres of this original Davis Survey for \$379. Nearly forty years later the family subdivided the tract into 12 lots varying in price from \$350 to \$800.

Lot 6

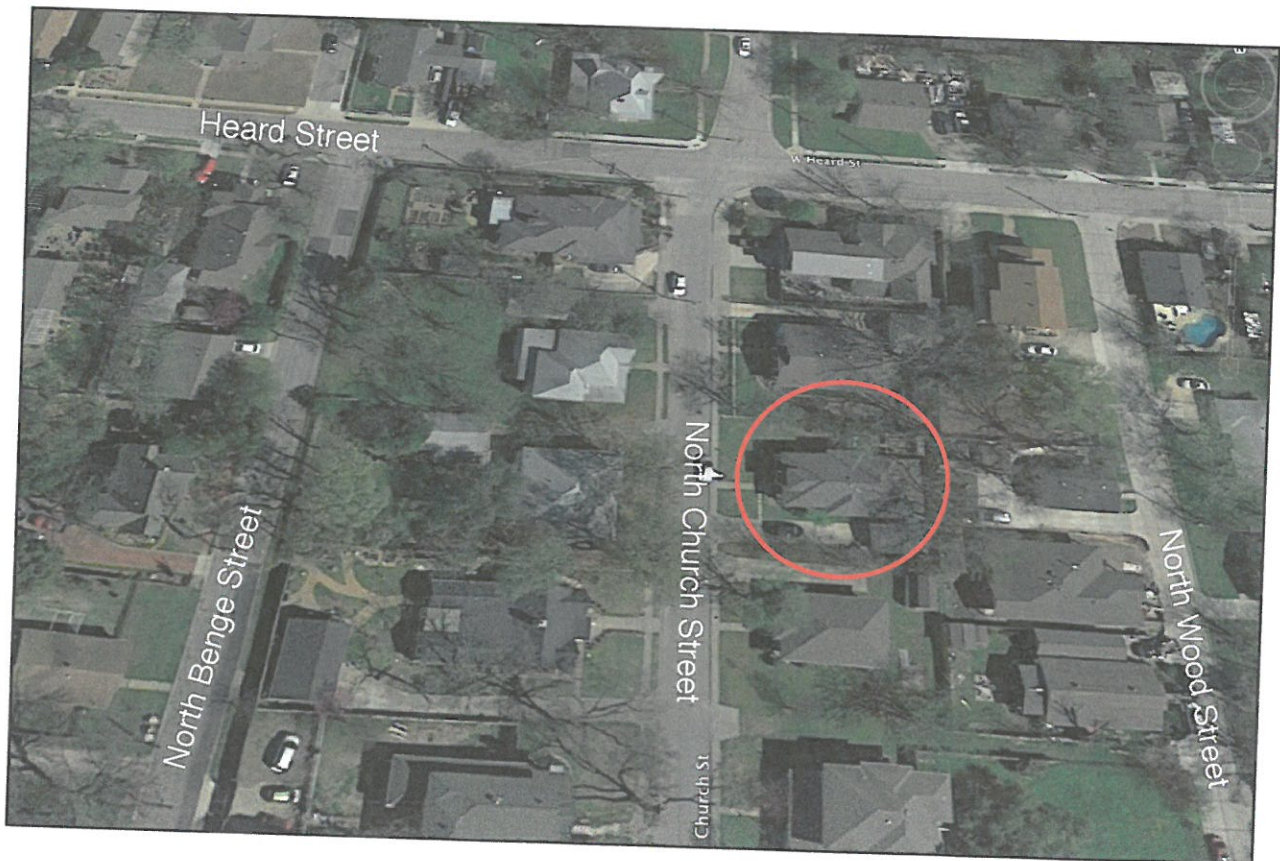


The 1914 Sanborn Maps above shows how much development occurred in the Rhea Addition in the 3 years following its initial offering. The Lot 6 that Nina Cloyd purchased was originally known as 538 North Church. By 1930 it was appearing as 620.

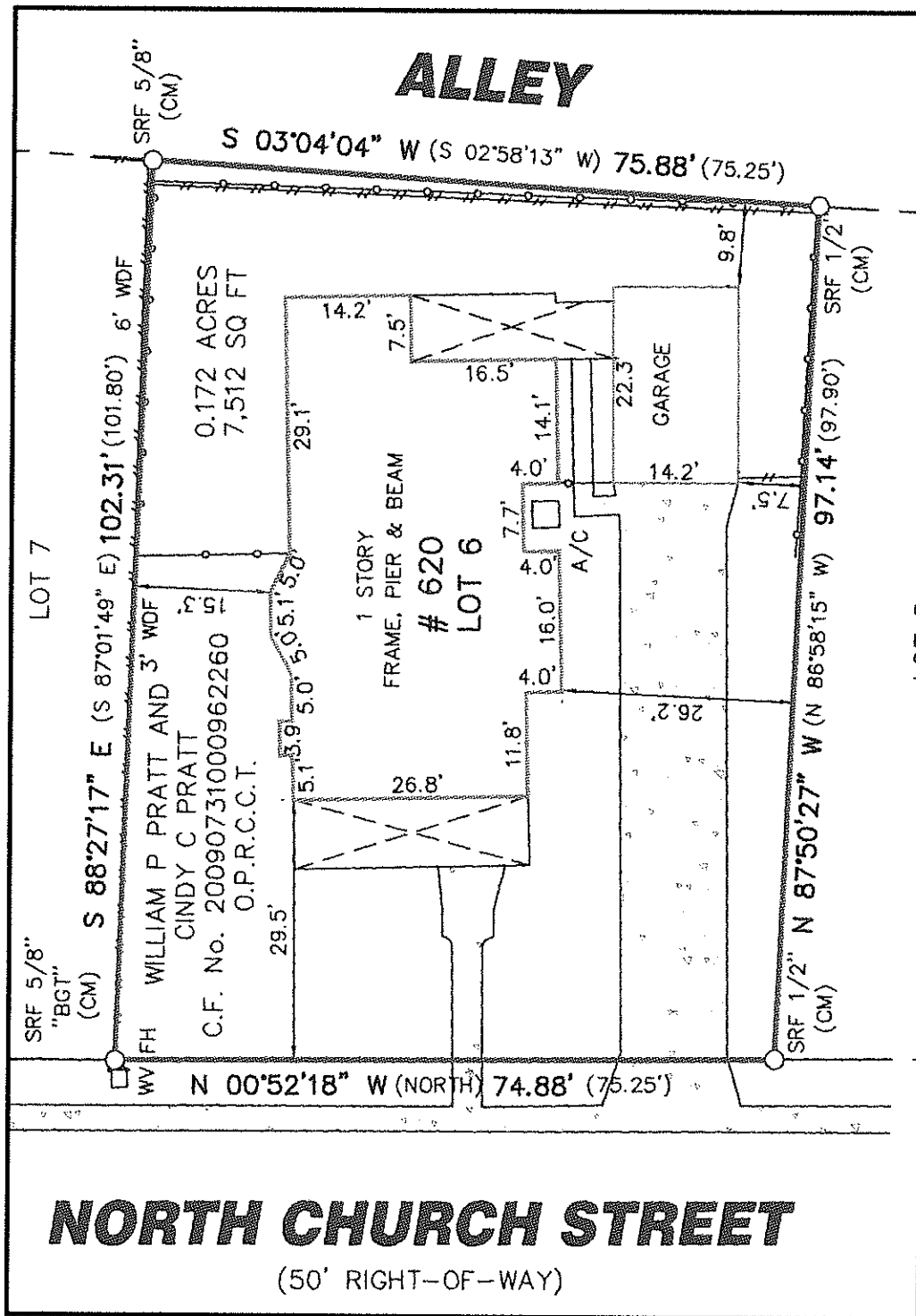




The map above shows the neighborhood around 620 North Church Street. The aerial photo below shows the immediate neighborhood near the intersection of Heard and North Church Street.

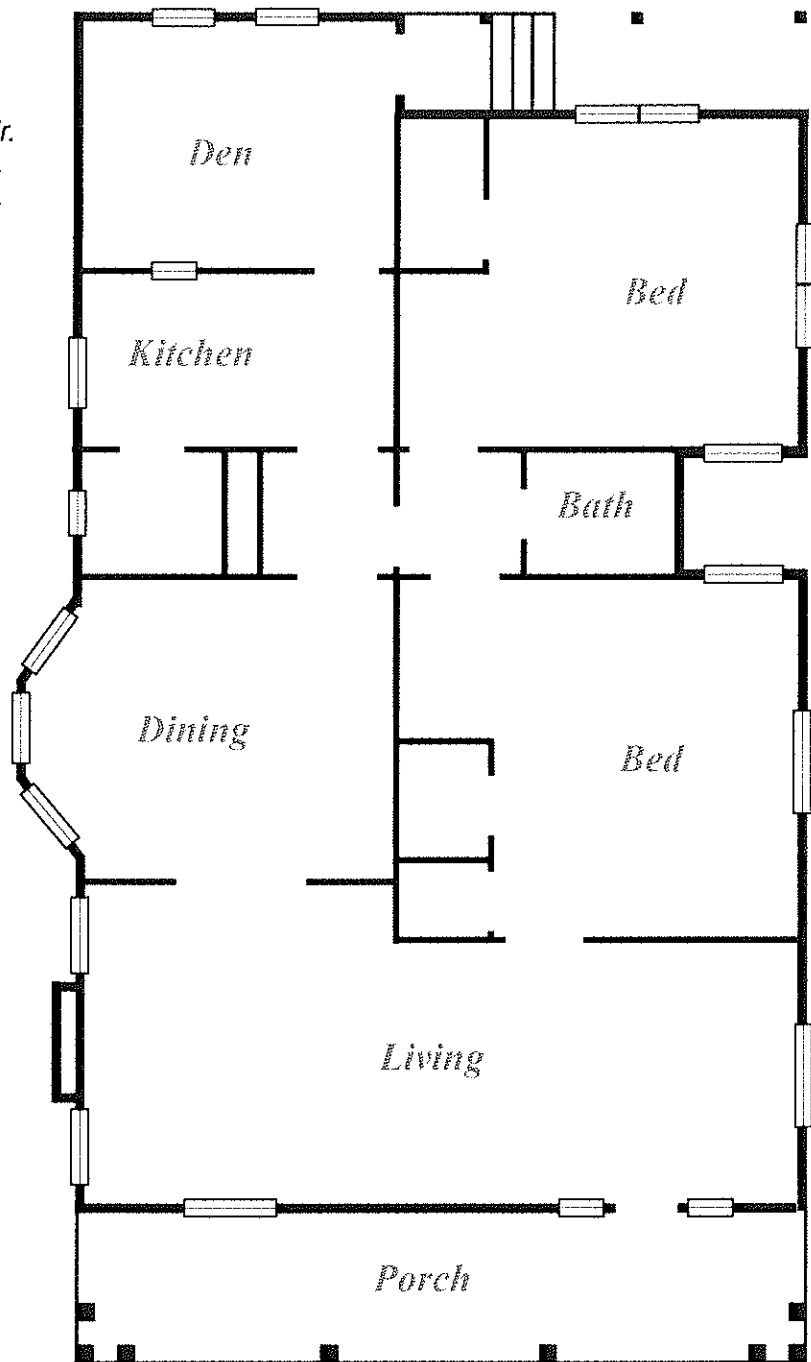


# Site Plan for 620 North Church (2012)



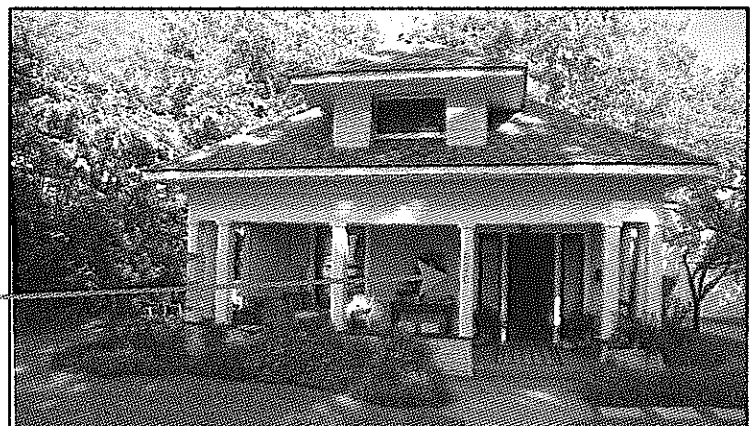
## Floor Plan

*This plan shows the Tom Cloyd, Jr. House as it currently exists. Originally built around 1912, there was an early alteration to the kitchen in the past that created a laundry room. In more recent times, a den was added to the rear of the house.*



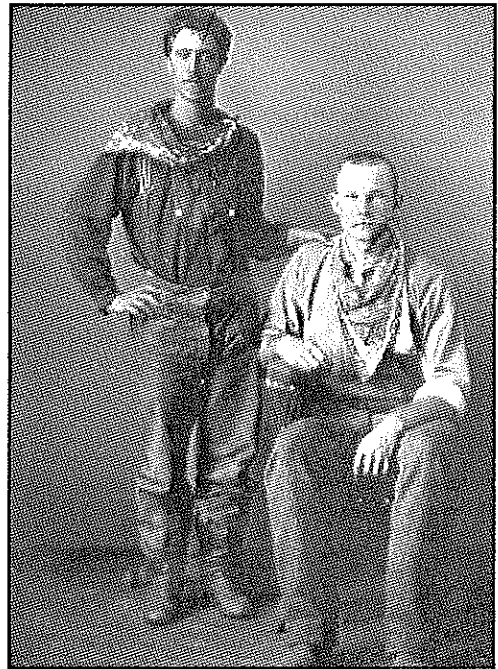
## Plaque Placement

*The City landmark plaque is to be placed near the front door facing the street.*



## G. Photographs

*William A. & James C. Rhea owned the 4.86 acres on North Church Street that became the Rhea Addition with a dozen lots for sale in 1911. In 1857, the two brothers operated a mill 10 miles northwest of McKinney which became to site of the town of Rhea Mills. William (standing) died in 1906. His death prompted the subdivision of the property they owned in common.*



### **RADIUM SPRAY COMPANY, INC.**

**Radium Spray** cleans everything but a "guilty conscience." RADIUM SPRAY is a Liquid Cleaner and Polisher, a Dust Layer, Disinfectant, Deodorizer and a Sure Death to Flies, Mosquitoes, Roaches, Bed Bugs, Fleas and Hog Lice. Will Polish and Clean Furniture, Buggies, Automobiles, Marble, Tile, Brass, Nickel, Carpets, Rugs, Matting, parts of Machinery, Typewriters, Cash Registers and many other things not mentioned.

For Sale by Druggists, Grocers, Etc.

Agents Wanted in Every Town.

**114 Third Avenue South**

**Seattle, Wn.**

*In July of 1898, Marie Curie and her husband Pierre discovered radium and coined the word "radioactivity." The element soon became a symbol of the new era in science. Many companies capitalized on its popularity by using the word in its products and advertising. It is unlikely that the ingredients in Radium Spray actually contained radium since there is nothing about radium that cleans, deodorizes, and polishes tile. Still, Tom J. Cloyd, Jr. became McKinney's authorized sales agent for the product in 1909 while still working with his brother in the auto business.*



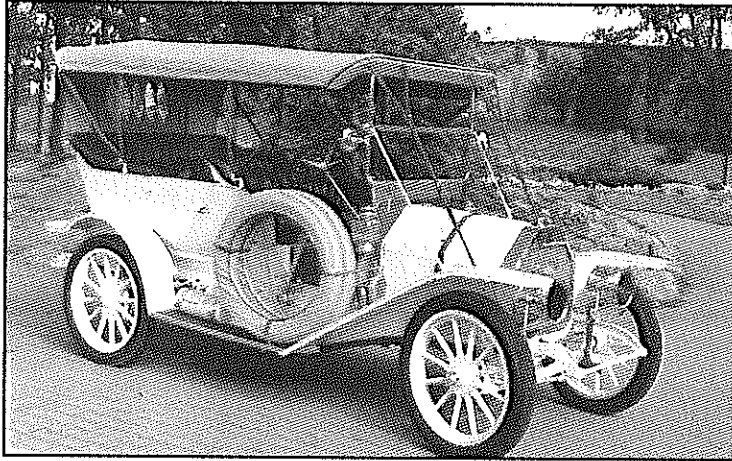
## BON-TON FOR CANDY...

Make your candy purchases at the Bon Ton through the Summer Season.

Candy cases kept 20 to 30 degrees cooler than outside temperature. Latest invention known to candy business.

**BURKHEAD & COGGINS,  
McKinney, Texas.**

In November of 1908 Tom J. Cloyd, Jr. purchased a half interest in J.R. Coggins' Bon Ton Candy business when Ed Burkhead left the business. Unfortunately, their partnership ended in January of the following year.

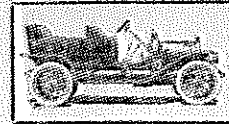


In 1909, Tom Cloyd, Jr. joined his brother Ben in the car business on West Louisiana Street under the name Cloyd Bros. & White. The company was an authorized dealer of the Overland Automobile Company of Indianapolis. A red, five-seat Overland touring car owned by Harry White set a new driving speed record to Dallas in 1909, making the trip in one hour and twenty-two minutes. A 40-horse power Overland Roadster was purchased that same year by J. Ed Rhea, son of William A. Rhea. The car could reach speeds of 60 miles an hour.

## OUR GARAGE

is now open and we are prepared to take care of any and all kinds of

## AUTOMOBILES



With our large and commodious garage, we are in a position to take care of a large number of cars without crowding. Our establishment is adaptable to every particular and with our splendid facilities for handling machines we can absolutely guarantee prompt and efficient service. Our repair department is composed of two men who are thorough mechanics. We know Automobiles. You are assured that your automobile property used for hire.

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OVERLAND  
MILLEN  
MORRIS  
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Cars That Make Automobiling Worth While

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100 WEST LOUISIANA STREET, DALLAS, TEXAS

W. H. FRANKLIN.

T. J. CLOYD, JR.

## Franklin & Cloyd

Picture Framing  
Window Glass

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Furniture Repairing.

**High Grade Work at Correct Prices**

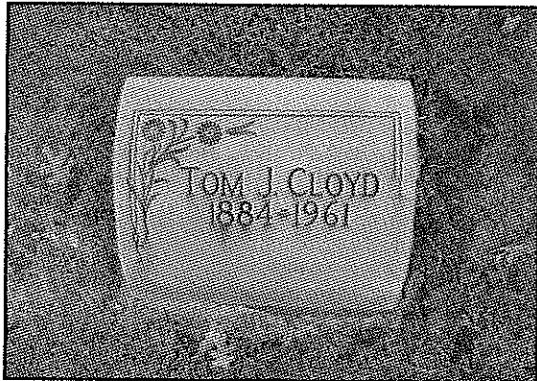
New Masonic Building, North Ky. Street. Old Phone No. 740.

After Tom J. Cloyd, Jr. left the automobile business in 1912 he teamed up with W.H. Franklin to start a furniture repair business. They conducted business out of the Masonic Temple on North Kentucky Street.

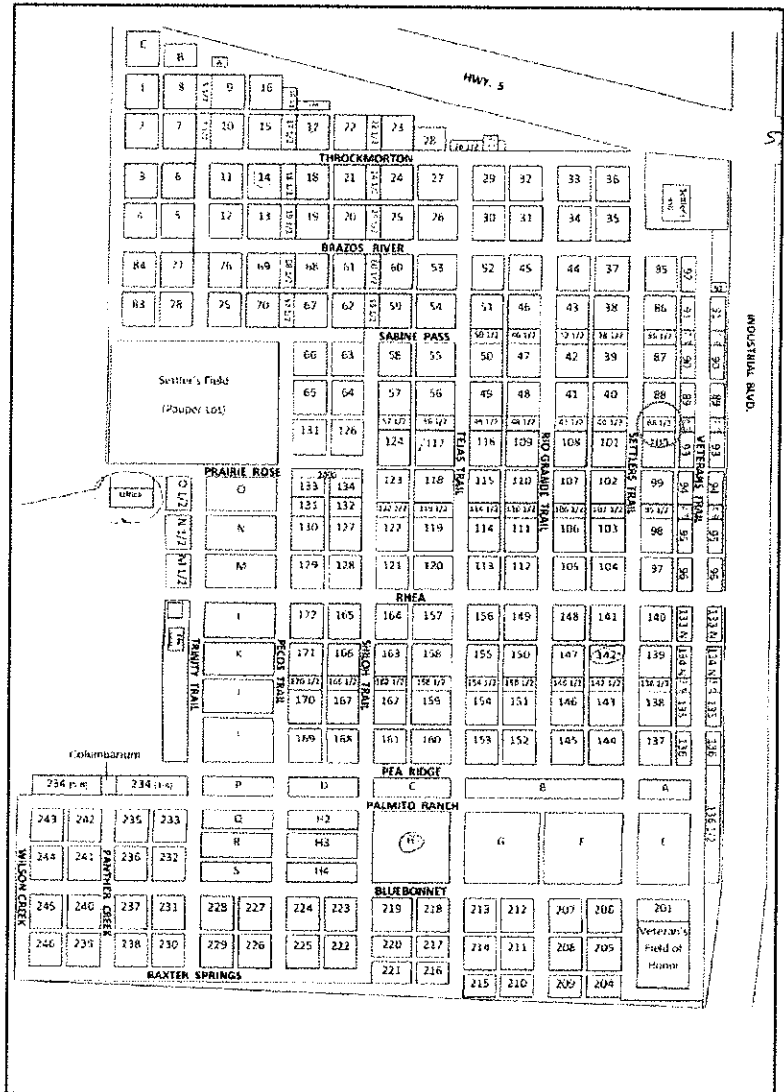
# A PRETTY HOME AND WELL KEPT LAWN

For civic pride, Mr. and Mrs. Tom Cloyd Jr., are second to none for commendable spirit in our fair little city, which is a town noted for its cozy cottages and many costly residences. Mr. and Mrs. Cloyd's home is a modest, modern bungalow cottage located on North Church Street. Everything about this home and premises is as neat and trim as a pin. The Bermuda grass lawn is always fresh, green and closely clipped. The young shade trees are thrifty and well cared for. Varieties of beautiful, fragrant flowers and green vines and foliage add a touch of nature-like repose and beauty, as well as coziness, that never fail to attract attention of those who travel North Church street. Order and system, as well as skill and the best of taste, stand out in conspicuous, pleasing relief from the paved street in front to the rear alley fence. Street paving, curbing and cement sidewalks tend to develop a spirit of greater civic pride among all our citizenship, and civic pride makes a town more attractive to strangers and prospective citizens. Civic pride helps a town's growth more than any other one thing. Mr. and Mrs. Cloyd's example is worthy of emulation by others. There are already many other pretty lawns and flower gardens in the city, but there should be more of them. Since street paving commenced, a marked impetus is noted in McKinney yard ornamentation and a cleaner city tendency from the front street clear through to and including the back alley. Mayor Finch and commissioners Massie and Barnes lend every encouragement at their official command towards securing a cleaner McKinney, and a more attractive city in every way to look upon.

*This article about the Tom J. Cloyd, Jr. House appeared in the McKinney Courier-Gazette on June 19, 1915 to inspire other home owners to make the town "more attractive to "strangers and prospective citizens."*



Tom Cloyd, Jr. is buried in the Pecan Grove Cemetery in Block 88½ with his two wives on either side of him.



# The American Four-Square

The elements that characterize the American Four-Square Style are:

- low-pitched, pyramidal roof
- typically 1 to 1½ stories
- spacious front porch
- broad eaves with covered soffits
- centrally located dormer
- broad horizontal elevations
- square footprint

This style of home was a popular, as well as economical, alternative to the ornate Victorian style between 1900 and 1930. The simpler geometry in its aesthetic made it more affordable to middle-class home owners. The style borrows from the Prairie Style made popular by Frank Lloyd Wright who gave the Arts and Crafts Movement a distinctive American flare with "organic" forms meant to harmonize with the landscape.



Page A2

Home No. 584. Ready or Not Ready Cut

### Bungalow Home of Rare Charm

For Prices on This Home, See First Page.  
See Pages 11 to 14 for Full Description of Materials.

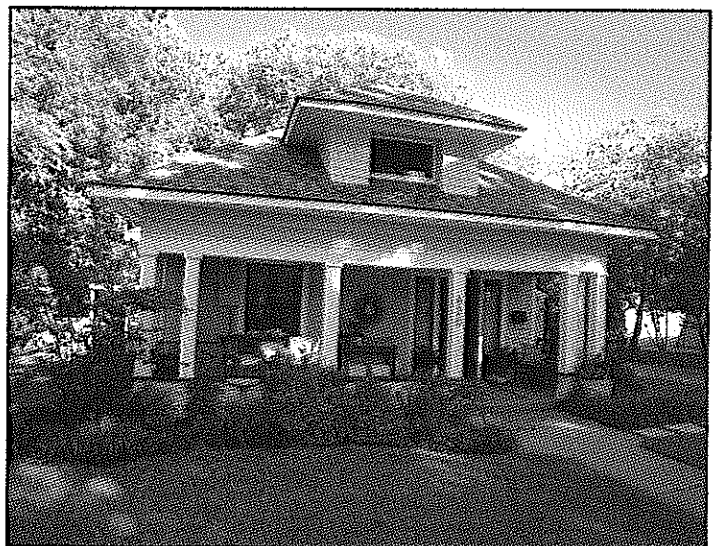
**FEATURES**  
This plan calls for a four-square, 1 1/2 story bungalow with a low-pitched, pyramidal roof, a centrally located dormer, and a broad front porch.

If the architect of a house chooses the character of the people who will live in it, he can do so in many ways. The first and most important is the choice of the materials of the house. Then the choice of the location of the house in the neighborhood. Then the choice of the style of the house. The architect of a house chooses the character of the people who will live in it, he can do so in many ways. The first and most important is the choice of the materials of the house. Then the choice of the location of the house in the neighborhood. Then the choice of the style of the house.

**Floor Plan**

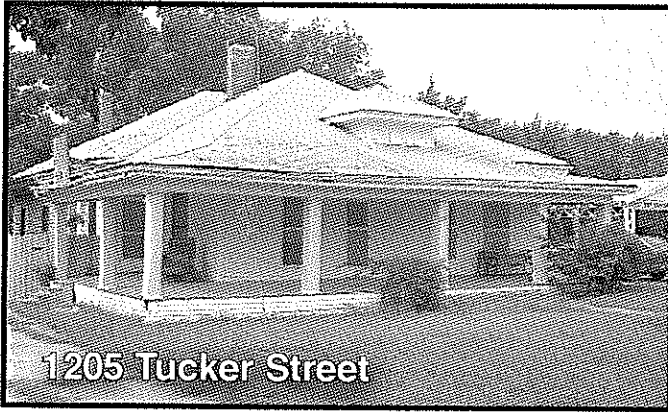
From the living room, off the hall, a door leads to the kitchen. The kitchen is well-lighted and ventilated and has unusual direct space. Behind the door are two closets for the men to the right. The kitchen window looks out on the front porch. The kitchen window looks out on the front porch. The kitchen window looks out on the front porch.

The above illustration is from a pattern book of 1918 showing a typical American Four-Square design.



The centrally located dormer is a hallmark of the American Four-Square Style. While the dormer implies a living space, it was more often framing a slatted wooden vent intended to ventilate an uninhabited attic. However, home owners often replaced these vents with decorative glass for stylistic effect and vented the attic with soffit events. Also, the American Four-Square used porch space as a defining element, which also had the practical advantage of providing a comfortable sitting area in warmer weather.





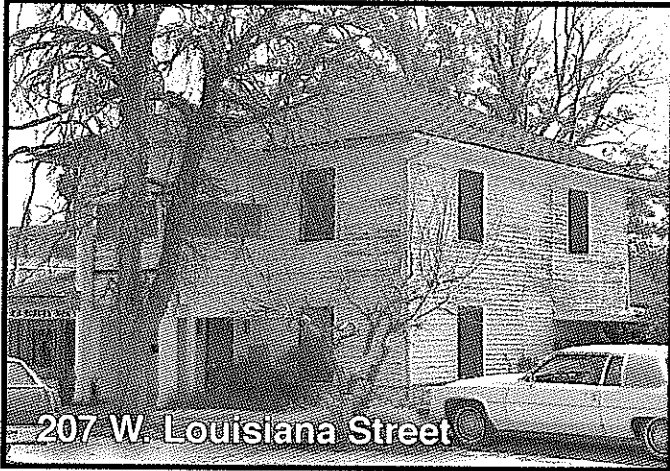
1205 Tucker Street

## The American Four-Square and W.J. Higgins

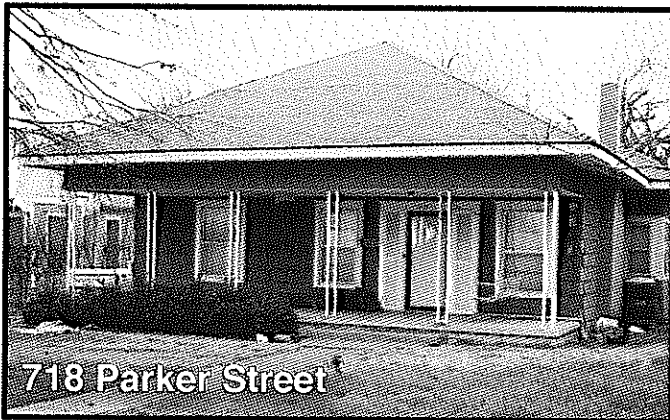
*The pictures on this page are known structures built by W.J. Higgins, including the Foote Baptist Church which was moved from its original site in 1994 to be part of the Chestnut Square complex.*

*The American Four-Square design was a popular design choice for many McKinney residents between 1910 and 1920. W.J. Higgins was instrumental in the construction of many of these homes. Higgins is known to have built the two-story house for Tom Cloyd, Sr. at 207 West Louisiana Street (razed).*

*The following page shows eight homes whose builder is unknown. However, their similarity to teach other, along with the known homes of Higgins, makes it probable that the Tom Cloyd, Jr. House was built by Higgins.*



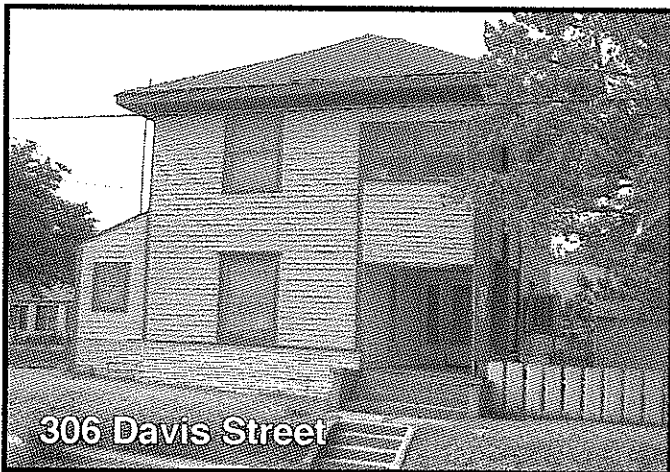
207 W. Louisiana Street



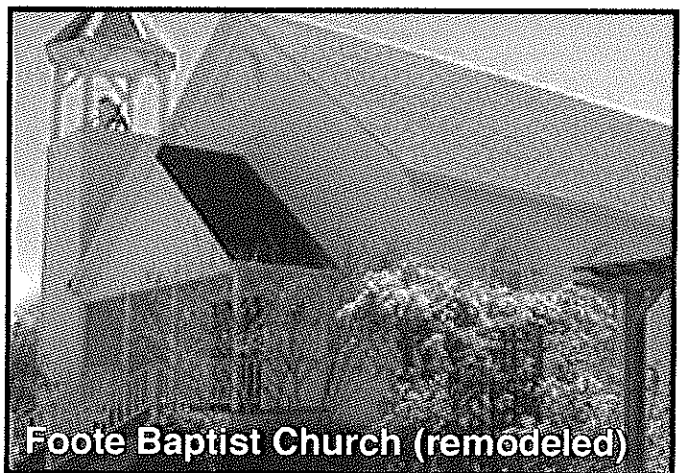
718 Parker Street



Foote Baptist Church (original)



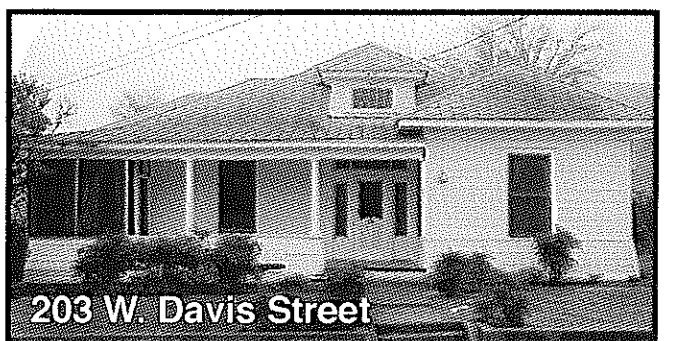
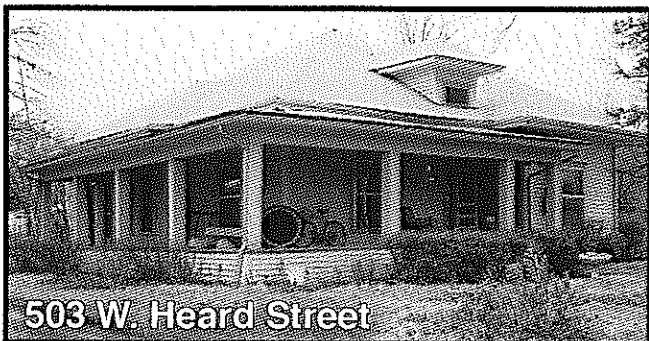
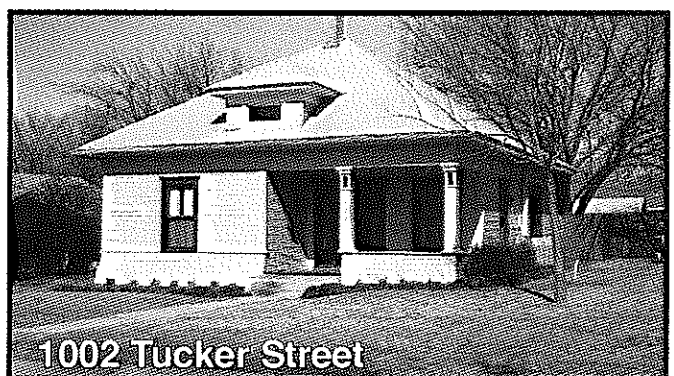
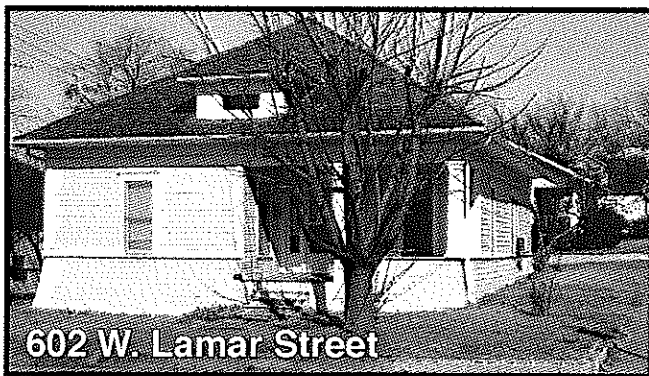
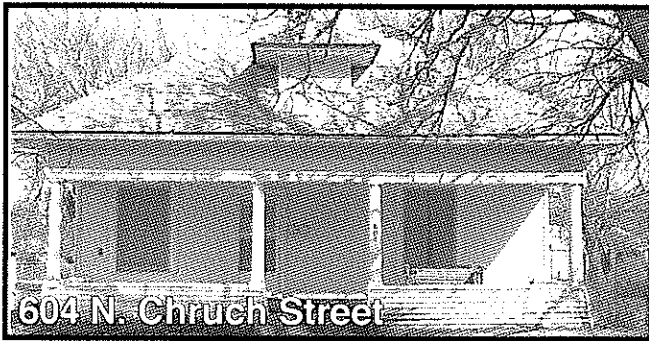
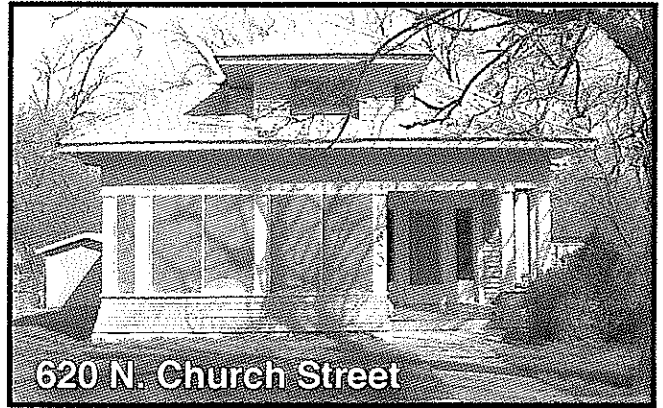
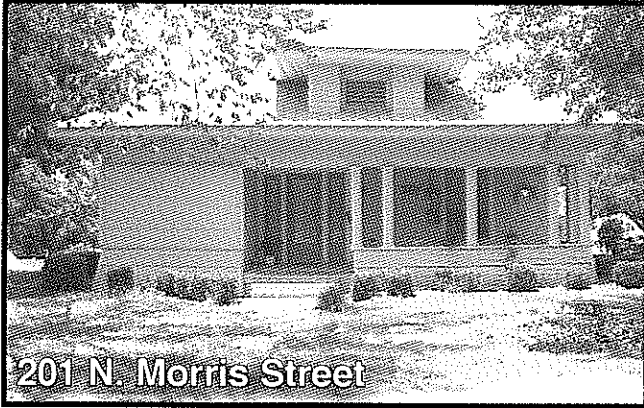
306 Davis Street



Foote Baptist Church (remodeled)

## The American Four-Square in McKinney

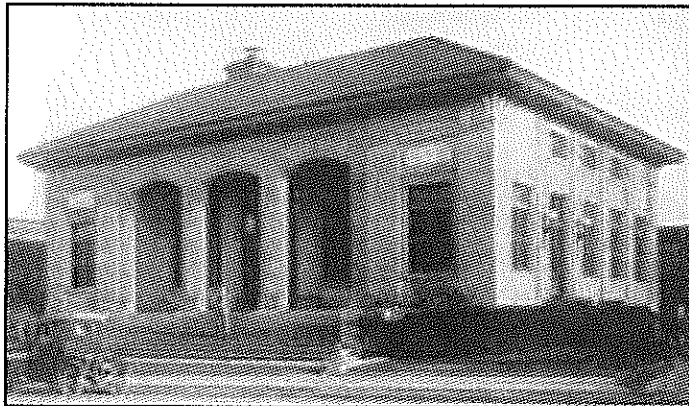
These homes are all located in the McKinney Historic District. The similarity between their forms, materials, plans, and age is striking. Their similarity to the known homes of W.J. Higgins makes it likely they were built by him.





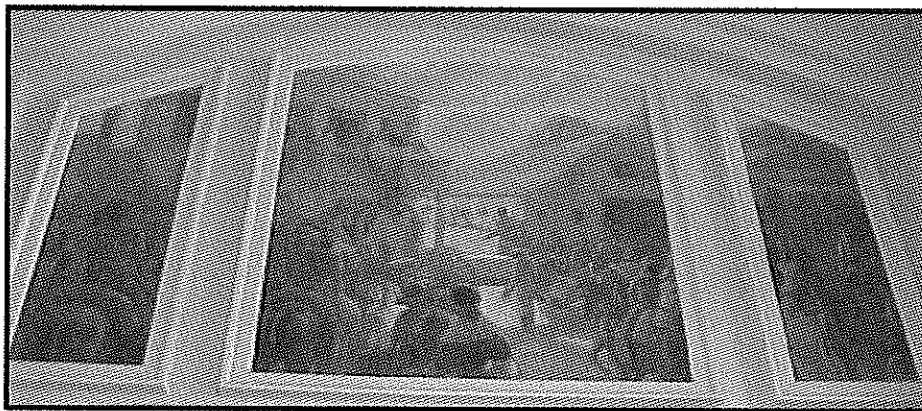
## The U.S. Post Office in McKinney

Soon after McKinney was established as the County Seat in 1948 the first post office was established in a merchandise store on the northwest corner of the Square by John L. Lovejoy. For years, the location of the post office changed depending on available space and who was the Postmaster. It was not until the term of H.E. Smith (1898-1908) that there was any rural or city delivery.



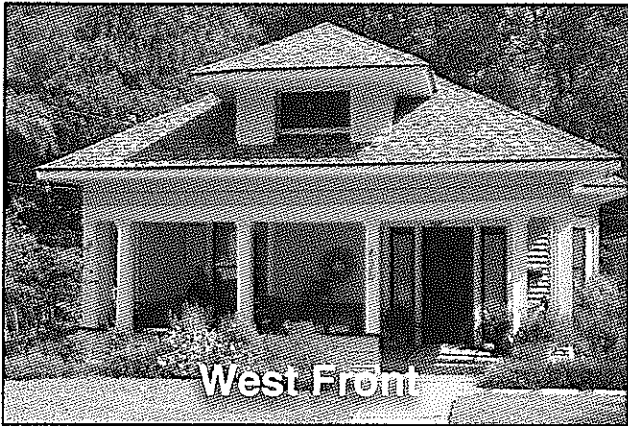
In 1908, while S.H. Cole was Postmaster, the U.S. Congress authorized \$60,000 for the construction of a post office in McKinney. A lot owned by Mrs. Sarah M. Bengé on East Virginia was purchased for \$3,000. In 1911, the contractor John Bardon of Fort Worth was awarded the contract to construct the new post office with J.H. Suttle as the superintendent of construction.

On September 20, 1911 the local Mason's Lodge #51 performed a cornerstone ceremony. One of the officers in charge was Tom J. Cloyd, Sr. as the Deputy Grand Master. As McKinney population grew, it became necessary to modernize its operations and facility. In the summer of 1959, Postmaster Don Davis oversaw the transfer of people and equipment to the newly built Federal Building at the corner of Kentucky and Lamar Streets. At the same time, the "Old Post Office" was deeded to Collin County by the Federal Government.



*In the lobby of the Post Office built in 1911 is the mural painted by McKinney artist Frank Klepper in 1933. The New Deal program known as the Public Works of Art Project was responsible for sponsoring art projects in government buildings.*

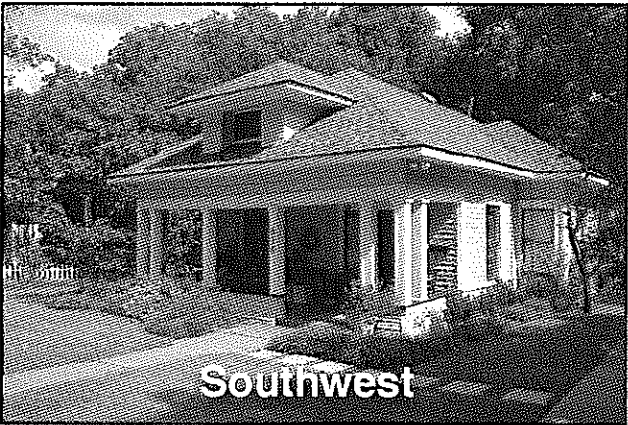
**Current Photos (2016)**



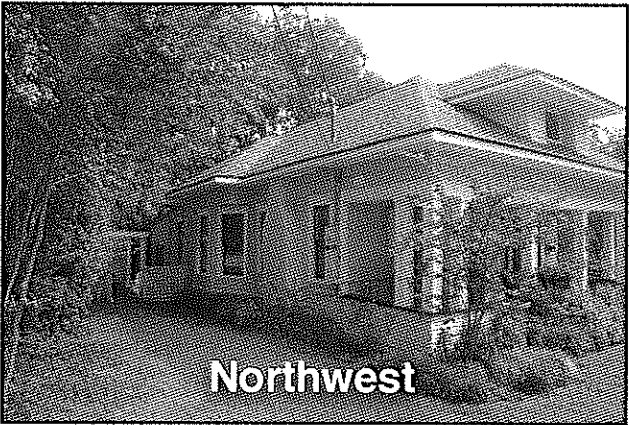
**West Front**



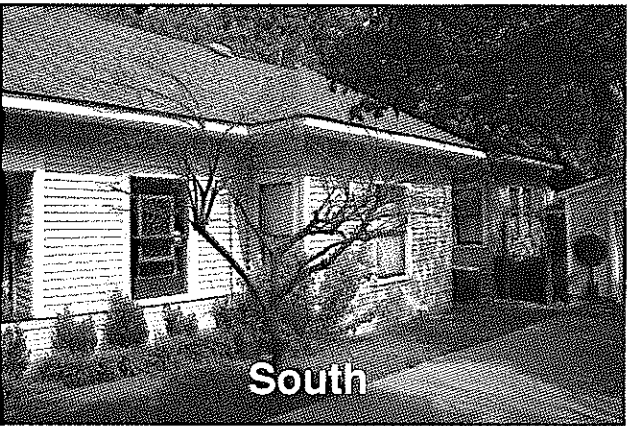
**Porch**



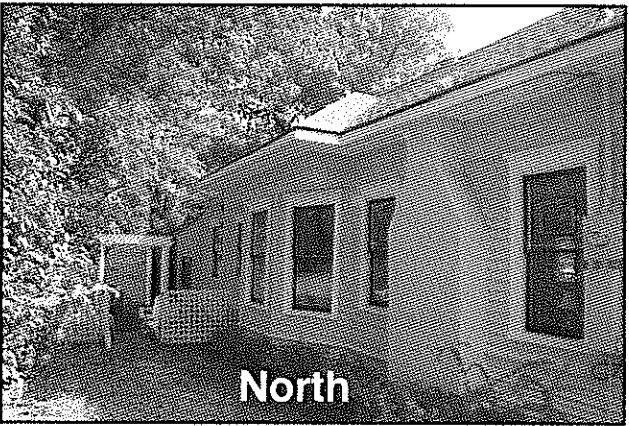
**Southwest**



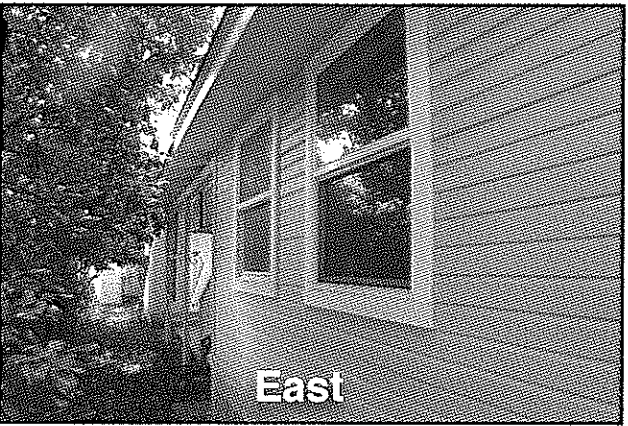
**Northwest**



**South**



**North**



**East**

## Current Photos (2016)

### 620 North Church Street neighborhood context



*View looking North on North Church Street*



*View looking South on North Church Street*



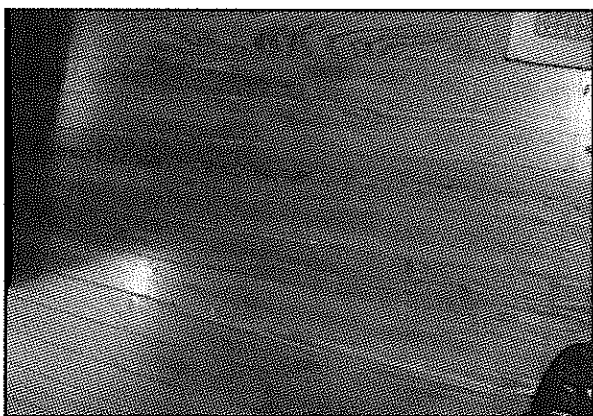
## Architectural Accents



*Double French-Doors separate the living room from the dining room.*



*The original door knob remains on the front door.*



*Original pine flooring is used throughout the house.*



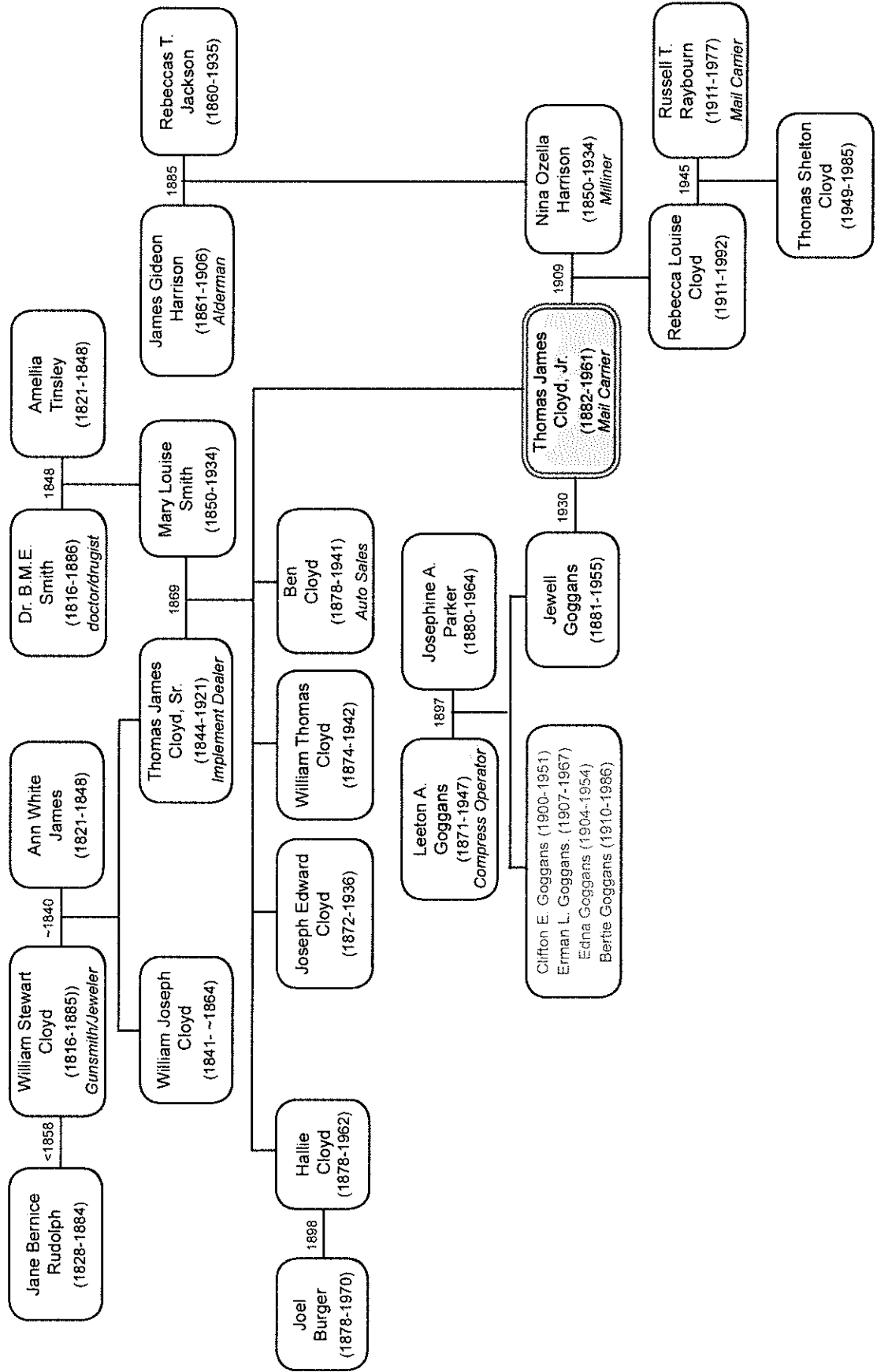
*The phone niche suits a large phone and small phone book.*



*Swinging double-hinge on dining room door still works.*

## H. Additional Information

### Cloyd Family of Early McKinney



## I. References & Resources

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Ancestry.com

McKinney Public Library

*Research assistance provided by Tom Michero*

\* \* \*