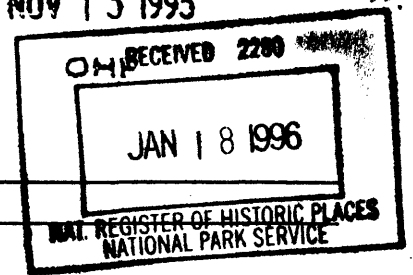


United States Department of the Interior
National Park Service

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NATIONAL REGISTER OF HISTORIC PLACES
REGISTRATION FORM

1. Name of Property

historic name: MERCHANTS NATIONAL BANK OF SACRAMENTO

other name/site number: MERCHANTS NATIONAL BANK

2. Location

street & number: 1015 7th Street not for publication: n/a

city or town: Sacramento vicinity: n/a

state: California code: CA county: Sacramento Code: 067 zip code: 95814

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended, I hereby certify that this nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property meets does not meet the National Register Criteria. I recommend that this property be considered significant nationally statewide locally.

See continuation sheet.

[Handwritten Signature]

1/4/96

Signature of certifying official/Title

Date

State Historic Preservation Officer

State or Federal agency and bureau

In my opinion, the property meets does not meet the National Register criteria.

See continuation sheet.

Signature of certifying official/Title

Date

State or Federal agency and bureau

(Oct. 1990)

MERCHANTS NATIONAL BANK

Sacramento County, CA

4. National Park Service Certification

I hereby certify that this property is:

- entered in the National Register.
 - See continuation sheet.
- determined eligible for the National Register.
 - See continuation sheet.
- determined not eligible for the National Register
- removed from the National Register.
- other (explain): _____

for Signature of Keeper **Entered in the National Register** Date of Action
Gregory R. ... 2/10/90

5. Classification

Ownership of Property: Private

Number of Resources within Property:

Category of Property: Building

Contributing	Noncontributing
<u> 1 </u>	<u> </u> buildings
<u> </u>	<u> </u> sites
<u> </u>	<u> </u> structures
<u> </u>	<u> </u> objects
<u> 1 </u>	<u> 0 </u> Total

Name of related multiple property listing: n/a

Number of contributing resources previously listed in the National Register: 0

6. Function or Use

Historic Functions:

Current Functions:

COMMERCE: financial

COMMERCE: financial

MERCHANTS NATIONAL BANK

Sacramento County, CA

7. Description

Architectural Classification:

Classical Revival

Materials:

foundation: concrete
walls: concrete
roof: concrete

Narrative Description

(Describe the historic and current condition on one or more continuation sheets.)

See continuation sheet.

8. Statement of Significance

Applicable National Register Criteria:

C

Criteria Considerations (Exceptions) :

n/a

Areas of Significance:

Architecture

Period(s) of Significance:

1921

Significant Dates:

n/a

Architect/Builder:

Winner, H. H. Company
Barton & Dudley

Narrative Statement of Significance

(Explain the significance of the property on one or more continuation sheets.)

See continuation sheet.

MERCHANTS NATIONAL BANK

Sacramento County, CA

9. Major Bibliographical References

Bibliography

See continuation sheet.

Previous documentation on file (NPS):

- preliminary determination of individual listing (36 CFR 67) has been requested.
- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey # _____
- recorded by Historic American Engineering Record # _____

Primary Location of Additional Data:

- State historic preservation office
- Other state agency
- Federal agency
- Local government
- University
- Other

Name of repository:

Merchants National Bank

10. Geographical Data

Acreage of Property: less than one acre

UTM References: 10 6309⁶⁰ 42711⁶⁰
Zone Easting Northing

Verbal Boundary Description:

Assessor's Parcel No. 006-094-01

Boundary Justification: "The property occupies the lot which historically is associated with property."

11. Form Prepared By

Thomas Winter
Architect

Charlotte Delaire Meyers
Madelyne Carpenter
Merchants National Bank
1015 7th Street
Sacramento, CA 95814
(916) 442-3883
August 10, 1995

(Oct. 1990)

MERCHANTS NATIONAL BANK

Sacramento County, CA

Additional Documentation

Maps

A USGS map (7.5 or 15 minute series) indicating the property's location.

Photographs

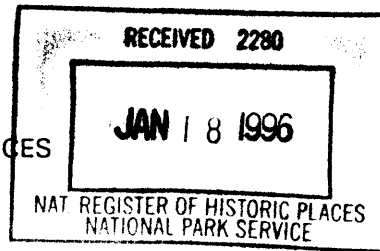
Representative black and white photographs of the property.

Property Owner

The Merchants National Bank of Sacramento
1015 7th Street
Sacramento, CA 95814
(916) 442-3883

United States Department of the Interior
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES
CONTINUATION SHEET



MERCHANTS NATIONAL BANK
Sacramento County, CA

Section number 7 Page 1

Completed in 1921 in the later Classical Revival style of architecture, The Merchants National Bank building is rectangular in form with two above ground stories and a full basement. The reinforced concrete building rests on a concrete pile foundation. The base is of granite with a surface of granite and cement plaster on the exterior facades facing south and west. The adjacent Pioneer Hall wraps around the bank on the north and east sides. The diagonal entrance faces southwest towards K Street - the commercial heart of Sacramento. The building is constructed on one of the few alleys that was filled and has buildings fronting on it, allowing a 2-sided or corner building - one of a few in Sacramento with a finished alley side. The building is in excellent condition, a reflection of the considerate care given to it over the years. It maintains high historical integrity with only minor variances from the original completed during the period of significance.

The building's Classical Revival themes derive from the division of vertical bays by two story pilasters with capitals, the entrance ornament, and the dentil course at the cornice. The ten bays hold tall slender first floor windows below smaller second story windows with projecting sills. The spandrels between contain panels and portions of a belt course interrupted by the pilaster divisions. The entrance is angled and contains a second floor window with a decorative muntin pattern above a clock with draped figures on either side. The clock stands on a cornice supported by brackets that frame the entry with its double doors and modillioned band surround. A frieze band above the second floor windows holds the name, date of construction, and modillions below a dentil course. The parapet is almost flush with the building facade and rises about three feet above a flat concrete roof. The cast concrete cornice was removed in 1981 as an earthquake precaution, however several of the original lions that graced the cornice survive at another location. In the 1923 edition of the History of Sacramento County Merchants National Bank was described as "one of the handsomest bank-homes in the city".

The floor plan varies from that of most banks in that the plan, being very limited in space, lays out the public functions on the main (street) level but extends the banking lobby to the basement safe deposit box area. The administrative functions of the bank are split between the second floor and the basement. This plan demanded that there be two vaults, one for the cash on the main floor and a second larger vault for security boxes in the basement.

The connection to the basement is made by a wide and open stairway traversing the south edge of the building along the windows. This allows light to flood the stairwell and down into the basement. The overall feeling of the public spaces is open, spacious, and welcoming.

Most of the interior design and furnishings of the first and second floors are as they were at the time of construction. The brass entry doors handles, banisters, teller cages, and the bronze inside grillwork are the original fittings. Some outside grillwork has been replaced with plain metal fittings after several original pieces were stolen. The public spaces on the first floor; the teller line, customer counters and benches, stairway, and floors are the black, white, and gray marble and granite as originally installed. Floor indentations, from scuffing feet, in front of each teller cage indicate the years of use.

United States Department of the Interior
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES
CONTINUATION SHEET

MERCHANTS NATIONAL BANK
Sacramento County, CA

Section number 7 Page 2

The ceiling and moldings have been over-painted but the original colors remain underneath. The first floor is used for day-to-day banking functions. The bank officers sit at the same desks at the same locations as their predecessors did almost 75 years ago. A 1910 grandfather clock, purchased in 1925 from a candy store closing nearby, chimes out the hour.

During a 1945 remodel, window blinds and fluorescent lighting were installed, however, in 1978 these were replaced by drapery and bronze fixtures more in keeping with a classical theme. The second floor woodwork has been refinished and the second floor returned to its original use as private offices for senior bank staff, utilizing the unaltered 1921 floor plan. Glass and wood panel partitions and doors with transom windows are original with the exception of a few panes of glass. The second floor can be reached through a separate outside entrance and a second granite stairway or the vintage 3-person, 2-door Haughton wood panel elevator installed during construction. When activated, the double metal cages automatically slide shut and lock before the motor engages. The doors open at each floor on adjacent sides of the cab, a feature unusual even for modern elevators.

In the basement vault area, private safe deposit rooms are lit automatically by contacts built into the door frames. There are windows in each room to an area under the sidewalk illuminated by glass roundels set into the sidewalk. This is a feature installed by the bank to gain additional illumination in the safe deposit box area through the windows. This was also used in other areas of downtown to illuminate storage or basement work areas. A very few roundels are still visible at street level as they have been covered over to stop leakage around most of the building. The basement areas project out under the sidewalk; several "skylights" were installed in the boardroom to make it seem more spacious. In 1978 fluorescent back lighting was installed in the skylight framework. Inside the vault a false door was built into the mirrored back wall. A cement wall just behind the vault allows the door to be opened only about four inches, just enough to supply fresh air to anyone accidentally locked into the vault. The basement also contains the original "Ladies Only" waiting and lounge areas, as well as, the current employee lunchroom and work and storage spaces.

United States Department of the Interior
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES
CONTINUATION SHEET

MERCHANTS NATIONAL BANK
Sacramento County, CA

Section number 8 Page 3

ARCHITECTURE - Criterion C

The building is significant for its fine and elegant rendition of the later period of the Classical Revival style. The building is designed in a transitional style which evolves from purely Classical based ornament towards modernism, where the classical detailing is abstracted, stylized and minimized. The architecture of H.H. Winner, Architect, is well crafted in this style as compared to the other examples extant in Sacramento. The "angling off" of the corner of the building is especially significant in that it juxtaposes the highest concentration of the pure classical revival styled ornament with the element exemplifying contradiction to classical rigors of symmetry and axiality. This kind of entry treatment is typical of modern design where the entry must be identified by some other method than tradition. The structure is a relatively rare example of the style in Sacramento and one with a high level of integrity.

David Handlin's, *American Architecture* defines the later period of Classical Revival as "a somber, subdued and aloof version" of the former style. Fiske Kimball, a historian who lived in the era, characterized the period as a "loss of momentum". The style reflected new trends where modern culture challenged the ethos of ancient Greece and Rome as the basis of aesthetic. The trend was pushing all manufacturing towards mass production. Architectural practice continued that trend with the use of "generic" elements that could be combined with classical design elements (also often "off the shelf") to create the fenestration.

The period of Classical Revival style encompassed a large portion of the built environment of most cities by the 1920's and represented a large segment of Sacramento's downtown as well. Since the 1960's the number of structures represented has diminished significantly, as noted in the city preservation survey from 1981. Now only a dozen or so structures fall into this category and of those, the Public Market, compares directly with the later Classical Revival style of Merchants Bank.

Classical Revival architecture was at the end of its second coming when the Merchants Bank was designed by architect Winner. Most public buildings, and some institutions like banks continued to use the Classical Revival style until the 1940's but in a style increasingly sparse in its rendering. Clearly the exterior contains fewer and less boldly stated elements of the style as compared to Polk's National Bank of D. O. Mills on J Street. The exterior design combines the elements of classical design such as stylized Corinthian columns -- flattened to austere pilasters, with elements of modern design such as large undivided plate glass windows. Unlike most of the Sacramento's Classical Revival buildings (the State Office Buildings 1 and 2, National Bank of D.O. Mills, Bank of America in Oak Park, etc.) which were designed to the earlier style, the Merchants Bank, Public Market and perhaps a few that have been demolished since displayed the later period of the style.

The design is planned from a grid which lays out the elements of the structure in rectilinear format. The requirements of the program make the floor plan depart from the grid by designing the entrance

traffic pattern flow across the grid at forty five degrees. The corner entrance exemplifies the ability of the designer to deviate from the basic format of classical design by adding an element that departs significantly from the symmetrical and axial. That the architect didn't follow the standard while achieving a pleasing form indicates the flexibility that the later period of the style allowed and the ability of the designer to work within the constraints.

One of two exceptions to the stylizing of the classical ornament was around the front door, which uses a Renaissance Revival or Italian style architrave, consoles and table topped by a clock flanked by sculpted relief figures robed in Greco/Roman style. The other, the missing element from the exterior, was a band of antefixes placed at the top of the cornice which runs around the two finished sides of the structure. While this element is missed it affects the overall appearance little.

Julia Morgan's 1923 Public Market building in Sacramento is designed in a very similar style, but in some ways is less articulate than the Winner design. The Public Market utilized the corner entrance, but more traditional applied elements. The Winner design utilized elegantly stylized elements such as the column capitols to make them more abstract — pushing the style farther towards modernism. The Market interior was less detailed than the exterior, while the bank carried the design to the interior and embellished it with more elegant materials and a high level of detailing. The ceiling is an offset grid of octagonal coffers with embossed rosettes between, which contrasts with the simpler exterior. This contrast of detail is one of the elements well used by Winner and elicits a response when entering the structure that the building is grand while not being overstated.

Typically the building style devoted more opulence to the interior than the exterior. The Library and Courts Building reflects this trend and the Merchants Bank follows with the use of marble and walnut paneling for wainscoting and terrazzo for the floor. The banking windows repeat some of the detailing with small marble brackets under the customer side of the teller counter.

The Market Building, being a "warehouse" of sorts used basic industrial windows, open structure on the interior and bare brick, evoking some of the Bay Area's Arts and Crafts esthetic. The Winner design uses unbroken first story glass which creates a more modern appearance and plaster approximating "stone" in color and texture which is more typical of the style. The Market uses a large overhanging terra-cotta cornice with little detail while the Winner design used a repetitive (now missing) cornice element which were replicated in miniature on the muntin between the lower and upper sash of the main floor windows.

Merchants Bank utilized construction elements which no doubt were either catalog items or at least derived from "plan books", such as the metal windows on the banking level and the wood windows on the second floor. These elements were chosen to fit with the architecture, but could have blended

United States Department of the Interior
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES
CONTINUATION SHEET

MERCHANTS NATIONAL BANK
Sacramento County, CA

Section number 8 Page 5

equally well on other styles. This streamlined the process of designing a building, a fact of life in the 1920's as mass produced architecture was mandated to meet the need of the building boom after the first world war.

Like the Public Market, architect Winner was designing a modest commercial building and achieved the intent of creating a solid and respectable architectural impression. The fact that the architecture of the Merchants Bank has endured to the present with few modifications speaks to the successful qualities of the design. Less successful buildings have disappeared, along with some of the major elements of buildings which might have been considered more successful.

The Merchants Bank's integrity is as close to original as any Classical Revival structure in Sacramento. Besides the Public Market, comparable structures would be the Library and Courts and Treasurers Office Buildings (Office Buildings 1 and 2) on Capitol Mall which have had the interiors modified similarly with the addition of painted surfaces, dropped ceilings and changed light fixtures.

The few of Sacramento's Classical Revival structures that have survived remain with less integrity. Julia Morgan's Public Market building interior was completely converted and modified by a late 1970's remodel. The current U. S. Bank in Oak Park has retained exterior integrity but been completely remodeled on the interior, including the banking lobby -- complete with dropped ceiling. Other bank buildings remain nearby Merchants National; the National Bank of D. O. Mills at the corner of 7th and J., of which the banking lobby remains nearly untouched but the remainder of the interior has been remodeled repeatedly and the exterior sports the addition of a roof-top garden, penthouse and pergola in full view from any angle.

The Elks Building, a high-rise, has been completely remodeled on the interior with additional floors inserted into once significant spaces and the exterior scarred with a fire escape of monumental proportions. The Sacramento Main Library was remodeled on the interior when the library was moved to the adjacent new structure. While the interior may reflect an acceptable rehabilitation it is no longer original. The building is also incorporated into the significantly larger addition, a design which does not meet preservation standards. The building at 1100 K Street, once Grebitus Jewelers, has had a second floor inserted between the original first and second and the exterior fenestration changed to metal roofed bay windows.

History of The Merchants National Bank of Sacramento

The Merchants National Bank of Sacramento is the oldest locally owned and operated bank in Sacramento. Merchants National has been operating under the same charter for 75 years. Merchants National Bank is, as the name proclaims, a national bank which is Chartered through the Comptroller of the Currency in Washington D. C. The charter was granted November 19, 1920 to J. H. Stephens,

United States Department of the Interior
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES
CONTINUATION SHEET

MERCHANTS NATIONAL BANK
Sacramento County, CA

Section number 8 Page 6

president along with a group of local bankers and businessmen with additional financial backing from millionaire Norman De Vaux (a share holder in the General Motors Company). The bank opened with resources over \$700,000 and eight months later had \$ 1.6 million which indicated both ample funding and aggressive growth.

J. H. Stephens had been the president of Fort Sutter National Bank when it was merged with another local bank and started Merchants National with De Vaux soon thereafter.

The other bank directors from Sacramento included Dr. Gustave Wilson a physician, Charles J. Hessēman clothier, Peter J. Huth agriculturist and manager of the Runion Estate (on the river below Sacramento), T. J. Garvey Vice President and General Manager of California State Rice Milling Co., R. H. Black local manager of a grocery chain, Lewis Moreing a rancher and owner of the Sacramento Baseball Club, and E. L. Adams a rancher from Chico. (Merchants ended up owning Sacramento's baseball club, the Solons, from 1921 into the 1930's).

In 1901 Sacramento had 5 banks listed in the city directory plus Sacramento Bank, a savings and loan. The banks represented in the 1921 directory along with Merchants National include the Bank of Italy (San Francisco), California National Bank and California Trust and Savings Bank who were merging, Capital National Bank, Citizens Bank of Sacramento, Farmers and Mechanics Bank, the National Bank of D. O. Mills and Co., Nippon Bank, the Peoples Bank, and Sacramento San Joaquin Bank. Nippon Bank reorganized or was purchased, as by 1933 it had become Sumitomo Bank of Sacramento.

By the 1949 directory the California National Bank of Sacramento was being purchased by a San Francisco bank leaving Merchants National as Sacramento's oldest surviving bank.

Merchants National was originally envisioned as a bank that would loan funds for "a series of big industrial projects" as De Vaux noted in a Sac Bee article from 1921. Scanning the minutes of the board from that era the names of some of the enduring giants of commerce in the U. S. occur. Since these companies are still doing business, it can be noted that one was a major catalog retailer (until recently dropping the catalog business) and another continues as one of the major producers of large electrical equipment based in San Francisco. That a small bank in a town of under 100,000 population was doing business with national sized corporations is a testament to having the good connections and sufficient backing Mr. De Vaux contributed.

Merchants National remained solvent during the depression, enough so that in 1932 it lent (along with Capital National) funds to the City of Sacramento to cover payroll until taxes could be collected to cover the expenses. The close connection to the city offices continued as J. H. Stephens was city treasurer for a number of years and the treasurer's offices were located in the Merchants National building for 14 years.

United States Department of the Interior
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES
CONTINUATION SHEET

MERCHANTS NATIONAL BANK
Sacramento County, CA

Section number 9 Page 7

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United States Department of the Interior
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES
CONTINUATION SHEET

MERCHANTS NATIONAL BANK
Sacramento, CA

ADDITIONAL DOCUMENTATION

Photograph one -- photographer unknown

Believed taken from 1978 to 1981, from bank records.

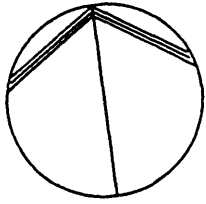
Merchants National Bank
Entry and both street facades

Photographs two through eight -- Photographed by Charlotte Delaire Meyers
Sacramento, July 1995

- #2 - Merchants National Bank
- #3 - Entry door detail
- #4 - Second floor windows, pilasters with capitals, dentil course
7th Street side
- #5 - Main floor lobby with teller cages, stairs to the right
Taken from inside entrance doors
- #6 - Private safe deposit box viewing rooms
Taken outside vault doors, across the room
- #7 - Private safe deposit box viewing windows showing underneath sidewalk
Taken while leaning out from window, underneath sidewalk
- #8 - Second floor hallway

Original negatives located at Merchants National Bank.

Merchants National Bank of Sacramento
Sacramento (Sacramento County) CA



NORTH

80.0'

37.991'

PIONEER HALL

PROPERTY LINE 69.0' AT FOOTING

35.181'

MERCHANTS NATIONAL BANK

R @ FOOTING

LIGHT WELL @ S.D. ROOMS

7th STREET

MERCHANTS ALLEY

PLOT PLAN

1" = 16'-0"