MECEIVED MAY I TOSE

OMB No. 1024-0018 Exp. 10-31-84

**United States Department of the Interior National Park Service** 

### **National Register of Historic Places Inventory—Nomination Form**

For NPS use only received JUN 20 1985 date entered JUL 18 1985

See instructions in How to Complete National Register Forms

Type all entries—complete applicable se	ctions		
1. Name			
historic BANK OF ITALY (Amen	cican Bank of Tra	cy)	
and/or common Old Bank of America	Building		
2. Location			
street & number 628 CENTRAL AVENUE		N/	$^\prime A$ not for publication
city, town TRACY	$\frac{N/A}{}$ vicinity of	CONGRESSIONAL DISTR	1ст 12
state CALIFORNIA code	06 county	SAN JOAQUIN	code 077
3. Classification			
Category Ownership  district public structure both site Public Acquisition object in process being considered X NOT APPLICABLE	Status  occupied work in progress Accessible yes: restrictedX yes: unrestricted no	Present Use agriculture commercial educational entertainment government industrial military	museum museum museum missing park missing pa
4. Owner of Propert	ty		
name (SEE CONTINUATION SHE	er 1)		
street & number	E1 4/		
city, town	vicinity of	state	
5. Location of Lega	l Descripti	on	
courthouse, registry of deeds, etc.	an Joaquin Count	RECORDS DEFICE	
street & number 24 South Hunter S		1120100 011102	
_	IKEEI		•
city, town STOCKTON	- Frieding		CALIFORNIA
6. Representation i	n Existing	Surveys	
title (SEE CONTINUATION SHEET 1)	has this pi	operty been determined eli	igible? <u>yes X</u> no
date		federal stat	e county local
depository for survey records			
city, town		state	

Condition excellent _X_ good	deteriorated	Check one unaltered _X_ altered	Check one _X_ original site moved date	N/A	
fair	unexposed				

Describe the present and original (if known) physical appearance

7. Description

THE BANK OF ITALY BUILDING IS A 2 STORY 40' X 75'Renaissance Revival brick building whose EXTERIOR IS DOMINATED BY A HIGH SECOND STORY WINDOW ARCADE AND ACCENTED WITH A CLASSICAL ENTRANCE CONSISTING OF A GRANITE PEDIMENT WITH A MACHICOLATED CORNICE. THE BUILDINGS ORIGINAL EXTERIOR REMAINS INTACT TODAY AS DOES ITS ENVIRONMENTAL SETTING AND RELATIONSHIP WITH ADJACENT COMMERCIAL BUILDINGS. THE ORIGINAL BANKING INTERIOR HAS BEEN REMOVED, HOWEVER THE INTERIOR 2 STORY SPACE AND DETAILING REMAIN.

THE BANK'S EXTERIOR FACADE REMAINS AS ORIGINALLY CONSTRUCTED. THE BUFF COLOR BRICK AND MORTAR IS IN VERY GOOD CONDITION AS IS THE GRANITE ENTRY AND GRANITE BASE. THE SECOND STORY WINDOW ARCADE, COMPOSED OF 6 LARGE ARCHED windows on the north side and 3 on the front with each window being 15' high x 8' wide, remains intact, however, the window mullions are deteriorating and some of the glass panes are broken.

THE MOST SIGNIFICANT EXTERIOR FACADE ALTERATION OCCURED WHEN A SIDE DOOR WAS CREATED TO PROVIDE A SECOND ENTRANCE TO THE BUILDING. THE DATE OF THE ALTERATION IS UNKNOWN, HOWEVER THE DOOR DOES NOT SIGNIFICANTLY AFFECT THE ARCHITECTURAL QUALITY OF THE EXTERIOR FACADE, AS THE DOOR IS LOCATED BELOW THE BOTTOM LINE OF THE 2 STORY WINDOW ARCADE AND IT IS LOCATED ON THE SECONDARY 7TH STREET ELEVATION TOWARDS, THE REAR OF THE BUILDING.

A SECOND ALTERATION TO THE EXTERIOR FACADE OCCURED IN 1975 WHEN THE TWO SMALL FIRST FLOOR FRONT WINDOWS, FLANKING THE CLASSICAL ENTRANCE, WERE ENLARGED TO FILL THE ENTIRE SPACE BENEATH THE WINDOWS OF THE FRONT WINDOW ARCADE.

THE LAST ALTERATION TO THE EXTERIOR FACADE, WHICH ALSO OCCURED IN 1975, WAS THE REMOVAL AND REPLACEMENT OF THE ORIGINAL 2 FRONT OAK-FRAMED DOUBLE SWING GLASS DOORS WITH DOUBLE SWING WOOD DOORS.

THESE THREE CHANGES DO NOT SIGNIFICANTLY AFFECT THE ARCHITECTURAL INTEGRITY OF THE EXTERIOR FACADE AS THE dominant SECOND STORY WINDOW ARCADE AND THE NEO-CLASSICAL ENTRANCE, base, and cornice remain intact.

THE INTERIOR OF THE BANK HAS RECEIVED SOME ALTERATIONS OVER THE YEARS. THE MOST SIGNIFICANT BEING THE REMOVAL OF THE CLASSIC SYMMETRICAL BANK LAYOUT OF THE FIRST FLOOR, INCLUDING THE 8' HIGH OAK, MARBLE AND BRASS TELLER STATION PARTITIONS AND THE REMOVAL OF THE OAK ENTRY VESTIBULE, THE DESIGN OF WHICH WAS TO MATCH THE CLASSICAL EXTERIOR GRANITE ENTRANCE. THE ORIGINAL TENNESSEE MARBLE FLOOR MAY ALSO HAVE BEEN REMOVED. THE DATES OF THESE REMOVALS ARE UNKNOWN. THE ONLY remnant OF THE BANKS OAK, MARBLE AND BRASS INTERIOR THAT REMAINS IS ONE RESTROOM LOCATED AT THE REAR OF THE BUILDING, UNDER THE SECOND FLOOR.

THE INTERIOR SPACE WAS AND REMAINS DOMINATED BY A 15' LONG X 40' WIDE SECOND FLOOR LOCATED AT THE REAR OF THE BUILDING. THE SECOND FLOOR IS ENCLOSED ON 3 SIDES BY WALLS WHILE THE 4TH SIDE IS OPEN, EXCEPT FOR A PLASTER BALUSTRADE WITH SUPPORTING CORBELS. THE SECOND FLOOR PROVIDES A PANORAMIC VIEW OF THE FIRST FLOOR, THE ENTIRE INTERIOR SPACE, AND THROUGH THE WINDOW ARCADE, THE OUTSIDE ENVIRONMENT.

THE INTERIOR WALLS ARE PLASTER WITH NO TEXTURE OR RELIEF EXCEPT FOR AN 8" OAK BASE, 3' x 2' brass air supply grills adjacent to the floor, and a large crown molding. The ceiling is also plain with 3 simple brass chandeliers equally spaced along the central East-West axis of the building. Over each chandelier is a 6' diameter "rosette-like" plaster casting. The "rosette" contains many openings which served as a part of the ventilation system for the building. (See Continuation Sheet 2)

#### 8. Significance

Period prehistoric 1400–1499 1500–1599 1600–1699 1700–1799 1800–1899 1900–	Areas of Significance—C archeology-prehistoric archeology-historic agriculture architecture art commerce communications		iandscape architectur iaw iiterature military music t philosophy politics/government	re religion science sculpture social/ humanitarian theater transportation other (specify)
Specific dates	July 19, 1919	Builder/Architect Un	IKNOWN	

Statement of Significance (in one paragraph)

Initially West Side Bank of Tracy, Later the American Bank of Tracy, Bank of Italy and finally Bank of America, is a good example of the Renaissance Revival architecture typical to small town banks that were once so common on street corners in California with its second story window arcade, classic pediment and machicolated cornice entrance. The locally owned bank played a significant role in the agriculture, mercantile, building and financial activity of the local area prior to World War I. In addition, the bank became a part of the early expansion of A.P. Giannini's' Bank of Italy.

THE LOCAL SIGNIFICANCE AND ESTABLISHMENT OF THE WEST SIDE BANK RELATES DIRECTLY TO THE INVOLVEMENT AND COMITMENT TO THE AGRICULTURAL INTERESTS OF THE FOUNDERS, PHILIP FABIAN AND ABE GRUNAUER. THESE MEN WERE LEADING SUPPORTERS IN BRINGING MANY PUBLIC IMPROVEMENTS TO THE COMMUNITY, IRRIGATION TO THE DRY FARM LANDS AROUND TRACY, AND EXPERIMENTING WITH AGRICULTURAL TECHNIQUES THAT WOULD IMPROVE THE AGRICULTURAL YIELDS OF THE SURROUNDING COUNTRYSIDE. ABE GRUNAUER, WAS VICE-PRESIDENT AND GENERAL MANAGER OF THE FABIAN-GRUNAUER STORE, TRACY'S LEADING GENERAL MERCANTILE FIRM THAT FINANCED GRAIN OPERATIONS, LEASED LAND, AND BOUGHT AND SOLD GRAINS. FROM THIS BEGINNING, A CHAIN OF GRAIN WAREHOUSES EXTENDING FROM TRACY TO ANTIOCH, AS WELL AS OTHER MERCANTILE STORES IN NORTHERN CALIFORNIA, WERE UNDER THE LEADERSHIP OF FABIAN.

THE FARMERS IN THE TRACY AREA PRIMARILY DRY FARMED, AND THERE WERE TIMES WHEN THEIR CROPS FAILED. DURING THE EARLY YEARS, THERE WERE NO BANKS AROUND, EXCEPT IN LARGE CITIES SUCH AS SAN FRANCISCO AND STOCKTON, SO FABIAN AND GRUNAUER WOULD ACT AS A BANKING INSTITUTION AND LEND MONEY TO FARMERS WHO USED THEIR LAND OR GRAINS AS COLLATERAL.

In 1910, two important things happened to Grunauer: He became Tracy's first mayor and started a bank. In starting the bank he allied himself with his brother-in-law, Charles Slack, owner and developer of a large number of commercial buildings and large parcels of farm land in Tracy.

THE WEST SIDE BANK OF TRACY FORMALLY OPENED ITS DOORS IN 1910 IN A BUILDING ON FRONT STREET WITH A CAPITAL INVESTMENT OF \$50,000.

Business for the West Side Bank increased and plans for expansion were made in 1916 but delayed by World War I. In 1918 the directors approved construction of a brick building on a lot, bought from Charles Slack, on the corner of 7th Street and Central Avenue. This move kept pace with the community's growth and the business district's movement north along Central Avenue.

LESS THAN TWO WEEKS BEFORE THE COMPANY MOVED TO THE NEW ADDRESS ON CENTRAL AVENUE, THE ANNOUNCEMENT WAS MADE THAT THE BANK HAD CHANGED ITS NAME FROM THE WEST SIDE BANK TO: TRACY TO THE AMERICAN BANK OF TRACY. THE MAIN REASON GIVEN FOR THE CHANGE WAS (SEE CONTINUATION SHEET 3)

9. Major Bil	bliographical	Poferono	A6
1. SANBORN	Map of Tracy, 1921 MBER, "Tracys Second ESS "Jubilee Edition" ESS "Progress Edition"		
10. Geogra	phical Data		
Acreage of nominated prop Quadrangle name TRAC UTM References			Quadrangle scale 1:24000
A 1 ρ 6 β β 8 4 ( Zone Easting  C	4 1 7 7 4 3 0 Northing	Zone Ea  D	sting Northing
Verbal boundary descri	ption and justification	· · · · · · · · · · · · · · · · · · ·	
See Attack	iment	· · · · · · · · · · · · · · · · · · ·	
	ties for properties overla	pping state or count	ty boundaries
state N/A	code	county N/A	code
state	code	county	code
11. Form P	repared By		
name/title GARY A. MAR	RCHIO, URBAN PLANNER	& LANDSCAPE DES	I <b>GNE</b> R
	CK & QUARTAROLI	date	5-11-84
street & number 150 No	ORTHGATE DRIVE	teleph	none (209) 239-4908
city or town MANTECA		state	CALIFORNIA
	istoric Prese		ficer Certification
The evaluated significance	of this property within the st	ate is:	
nationa	l state	X local	
665), I hereby nominate this	s property for inclusion in the diprocedures set forth by the	e National Register and e National Park Service	Preservation Act of 1966 (Public Law 89– certify that it has been evaluated e.
State Historic Preservation	Officer signature Cattury	Maelten.	Kathryn Gualtieri
title State Histor	ic Preservation Offic	cer	date May 24, 1985
Gelon	nie property is included in the	Mattered Wester Entered Wester Sational Bagists	7-18-85
Attest: Chief of Registration			

#### **United States Department of the Interior National Park Service**

### **National Register of Historic Places Inventory—Nomination Form**



Continuation sheet

1 🗛

Item number

Page

#### 4. OWNER OF PROPERTY

Dan R. Schack and Cynthia L. Schack P. O. Box CJ Tracy, California 95376

and

Michael L. Quartaroli and Janet Norton Quartaroli 6314 Shenahdoah Street 95209 Stockton, California

Continuation sheet

## **United States Department of the Interior National Park Service**

1**g** 

# National Register of Historic Places Inventory—Nomination Form



Page |

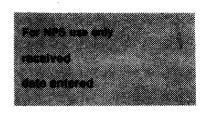
6

RESPRESENTATION IN EXISTING SUP	RVEYS
TITLE Tracy Historical Lands	narks
DATE August 22, 1978	FEDERALStateCounty X Local
Depository forSurvey Records	City Hall, 325 E. 10th Street
City, Town Tracy	STATE California 95376
TITLE Historic Resources Inver	ntory
DATE 1977	Federal XX State County Local
DEPOSITORY FOR SURVEY RECORDS	P. O. Box 2390, State of Calif., The Resources Agency Dept. of Parks & Recreation
CITY, TOWN SACRAMENTO	STATE California 95811

Item number

## **United States Department of the Interior**National Park Service

# National Register of Historic Places Inventory—Nomination Form



Continuation sheet

Item number

7

Page

THE INTERIOR SPACE IS PRIMARILY INTACT EXCEPT THAT THE REAR "ROSETTE" AND A PORTION OF THE CEILING AND CROWN MOLDING HAS BEEN LOST DUE TO A LEAK IN THE ROOF.

THE MOST RECENT ALTERATIONS TO THE BANK INTERIOR OCCURRED IN 1975, WHEN THE BUILDING WAS CONVERTED INTO A RESTUARANT AND TAVERN. THE ALTERATIONS INCLUDED THE CONSTRUCTION OF A FALSE CEILING, JUST BELOW THE SECOND STORY WINDOW ARCADE, AND THE DIVISION OF THE FIRST FLOOR SPACE INTO KITCHEN, TAVERN, AND SHOWER AREAS.

THE 1975 INTERIOR ALTERATIONS DO NOT SIGNIFICANTLY AFFECT THE ARCHITECTURAL CHARACTER OF THE INTERIOR SPACE AS THEY CAN BE REMOVED WITHOUT MATERIALLY AFFECTING THE CHARACTER AND QUALITY OF THE SPACE.

THE ENVIRONMENTAL SETTING FOR THE BANK OF ITALY BUILDING WAS A CORNER LOT AT 7TH AND CENTRAL AVENUES IN THE HEART OF AN ACTIVE COMMERCIAL AREA AT THE END OF CENTRAL AVENUE (THE MAJOR NORTH-SOUTH ARTERIAL) WHICH TERMINATED AT THE RAIL ROAD STATION AND YARD ON 6TH STREET (FRONT ST.).

THE DOWNTOWN ENVIRONMENT CONSISTED OF MANY 2 STORY BRICK AND WOOD COMMERCIAL BUILDINGS IN VARIOUS DESIGN STYLES RANGING IN PERIOD FROM 1880'S TO 1920.

The 2 story Bank of Italy building was built on a vacant lot adjacent to and North of, an existing one story brick commercial building which extended from 7th St. to 6th St. The Bank of Italy design used similar brick, and continued the simple lines of the one story building. The similarity in materials and design provide a unifying effect to not only the block face, but also provides a unifying theme to the variety of architectural design in downtown Tracy.

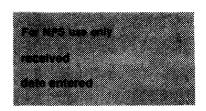
TODAY, CENTRAL AVENUE HAS BEEN EXTENDED SOUTH ACROSS THE RAIL ROAD TRACKS INTO THE EMERGING SOUTHSIDE RESIDENTIAL DEVELOPMENT. THIS EXTENSION AGAIN MAKES CENTRAL AVENUE A MAJOR NORTH-SOUTH ARTERIAL FOR THE COMMUNITY.

While the uses of the downtown buildings have changed, the exteriors of various buildings remain primarily intact and are undergoing renovation. The only noteworthy exception is the loss of a 2 story building, north across 7th Street which was demolished in 1975. The building's pad is now a parking lot, and its loss leaves a hole in the Central Avenue streetscape, especially at the intersection of 7th and Central. Although the building's loss to the streetscape is significant, it is partially mitigated with the increased view of the Bank of Italy's north side window arcade.

NOTWITHSTANDING THE ABOVE, THE BANK OF ITALY BUILDING, ALONG WITH ITS 1 STORY PARTNER, CONTINUE TO PROVIDE A UNIFYING DESIGN THEME TO THE VARIED ARCHITECTURAL DESIGN OF THE DOWNTOWN BUILDINGS AND ENHANCES THE STREETSCAPE WITH THEIR SIMPLE LINES, AND AS A RESULT, THE ENVIRONMENTAL SETTING REMAINS PRIMARILY INTACT AND CONTINUES TO BE A SIGNIFICANT PART OF COMMERCIAL ACTIVITY IN THE DOWNTOWN AREA.

## **United States Department of the Interior National Park Service**

## National Register of Historic Places Inventory—Nomination Form



Continuation sheet

7

Item number

8

Page

THAT WEST SIDE BANK WAS "CONFUSING TO ALL BUT THE OLD TIMERS" WHO REALIZED THE SIGNIFICANCE OF THE NAME "WEST SIDE", WHICH WAS SUPPOSED TO REPRESENT ALL LANDS AND PEOPLES OF THE "GREAT WEST SIDE OF THE (SAN JOAQUIN) VALLEY".

On July 28, 1919, the American Bank of Tracy welcomed the people of the community to their new home on Central Avenue.

In 1921, the American Bank of Tracy was purchased by the Stockholder Auxiliary Corporation, a syndicate of the A.P. Giannini's Bank of Italy. In their book, <u>Biography of a Bank</u>, Marquis James and Bessie R. James described the Stockholder Auxiliary Corporation organization as being "designed to meet the law that forbids one bank to buy stock of another". Consequently, the Stockholder Auxiliary Corporation was the Bank of Italy's "alter ego...(in that it) could do many things the bank could not do..."

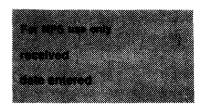
PRIOR TO THE PURCHASE OF THE AMERICAN BANK BY THE STOCKHOLDER AUXILIARY CORPORATION, THE BANK OF ITALY, IN 1916 VENTURED INTO THE INTERIOR VALLEY OF CALIFORNIA. FARMING WAS BEGINNING TO BE BIG BUSINESS AND, ACCORDING TO ONE BANKING AUTHORITY, IT WAS ESTIMATED THAT "A MAN WHO WAS GOING TO FARM IN CALIFORNIA IN THIS PERIOD (1916–1918) HAD TO HAVE A CAPITAL AND CREDIT AMOUNTING TO MORE THAN \$20,000". THE BANK OF ITALY CATERED TO THE FARMER AND RURAL BRANCHES OF THE BANK GREW BECAUSE A.P. GIANNINI WAS CONCERNED WITH TAKING CATE OF THE BANK OF ITALY'S LOAN POLICY WAS TO HELP THE "LITTLE FELLOW" - THE MAN OF MODEST MEANS IN NEED OF A BANK.

THE TOWN OF TRACY WAS PLEASED WITH THE ACQUISITION OF THE AMERICAN BANK BY THE BANK OF ITALY. TRACY WOULD HAVE ALL THE ADVANTAGES ENJOYED BY CITIZENS OF LARGE CITY BANKS, AND BORROWERS OF LARGE SUMS OF MONEY WOULD NOT HAVE TO SEEK THEIR MONEY FROM OUTSIDE THEIR HOME TOWN.

Throughout the 1920's, TracyItes watched their town grow by leaps and bounds. New businesses arrived and old businesses constructed new buildings. Subdivisions for new homes opened, the Tracy American Legion Airport inaugurated. Utility companies opened offices in town, beautification programs started, highways improved, and the Tracy Chamber of Commerce sent information across the country to lure prospective citizens to "Hub City" of the valley. Grunauer strongly supported these improvement measures, and one may be sure that the Bank of Italy was involved in the financial phase of the projects.

## United States Department of the Interior National Park Service

# National Register of Historic Places Inventory—Nomination Form



Continuation sheet 4

Item number

10

Page

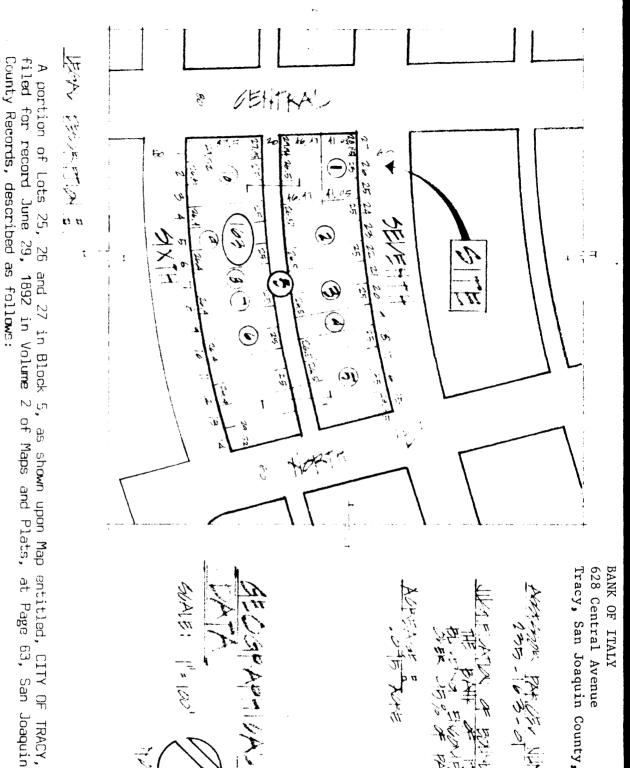
1

#### Verbal Boundary Description

A portion of Lots 25, 26 and 27 in Block 5, as shown upon Map entitled, CITY OF TRACY, filed for record June 29, 1892 in Volume 2 of Maps and Plats, at Page 63, San Joaquin County Records, described as follows:

BEGINNING at the Northwest corner of Lot 27, Block 5, TOWN OF TRACY, filed in Volume 2 of Maps and Plats, Page 63, on June 29, 1892; thence Southerly along the Westerly line of said Lot 27, a distance of 41.03 feet; thence Easterly along a straight line to a point on the Easterly line of Lot 25, Block 5, which point is 41.05 feet Southerly from the Northeast corner of said Lot 25; thence Northerly along the Easterly line of Lot 25 to the Northeast corner thereof; thence Westerly along the Northerly line of Lots 25, 26 and 27, respectively, Block 5, to the point of beginning, said Northerly line of Lots 25, 26 and 27 in Block 5, being on a 3056' curve to the right.

Building occupies its historic lot.



Tracy, San Joaquin County, CA

Lot 25 to the Northeast corner thereof, from the Northeast corner of said Lot 25,

lots 25, 26 and 27, respectively, Block 5, to the point of beginning, said Northerly line of Lots **25, 26 and 27 in B**lock **5, being** on a 3°56' curve to the right.

BEGINNING at the Northwest corner of Lot 27, Block 5, TOWN OF TRACY, filed in Volume

2 of Maps and Plats, Page 63, on June 29, 1892; thence Southerly along the Westerly line of said Lot 27, a distance of 41.03 feet; thence Easterly along a straight line

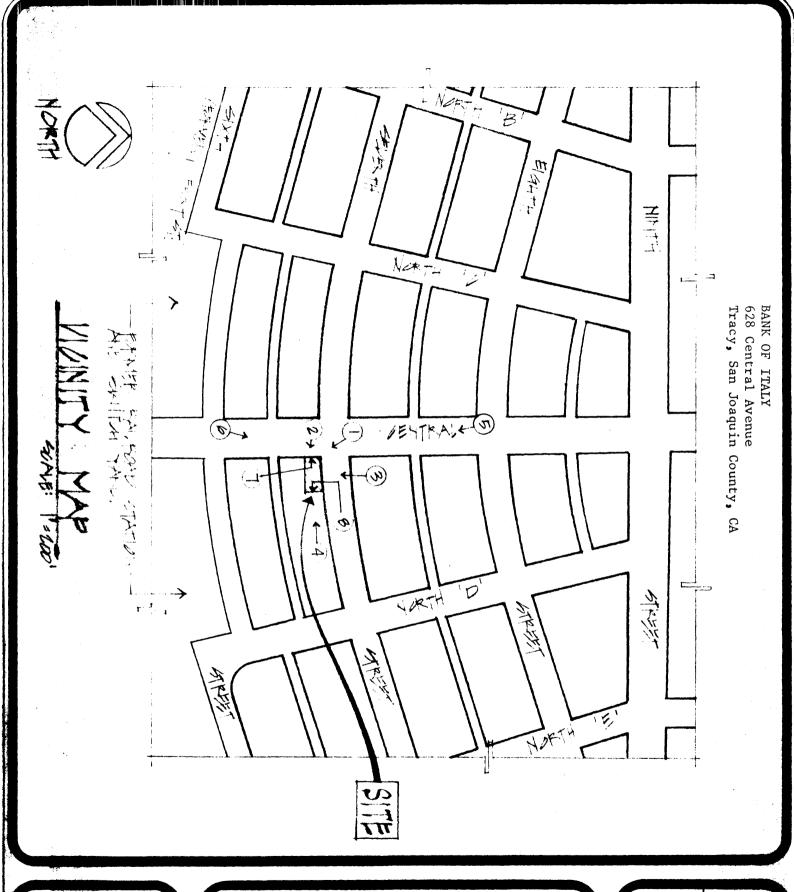
Block 5, which point is 41.05 feet Southerly

thence Westerly along the Northerly line of thence Northerly along the Easterly line of



SCHACK & QUARTAROLI
Civil Engineering and Land Surveying
150 Northgate Dr. Manteca, California 95336

DATE MARCH 1963	3 H
DRAWN BY	
JOB NO. 65	







SCHACK & QUARTAROLI
Civil Engineering and Land Surveying
150 Northgate Dr. Manteca, California 95336
(209)239-4908

