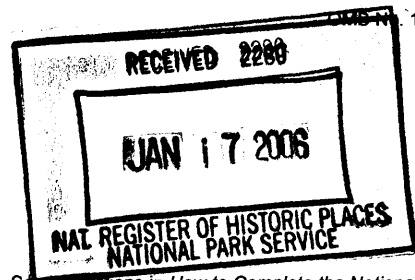


United States Department of the Interior
National Park Service

National Register of Historic Places
Registration Form



This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in *How to Complete the National Register of Historic Places Registration Form* (National Register Bulletin 16A). Complete each item by marking "x" in the appropriate box or by entering the information requested. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions. Place additional entries and narrative items on continuation sheets (NPS Form 10-900a). Use a typewriter, word processor, or computer, to complete all items.

1. Name of Property

historic name Farmers and Mechanics Savings Bank
other names/site number _____

2. Location

street & number 88 South 6th Street N/A not for publication
city or town Minneapolis N/A vicinity
state Minnesota code MN county Hennepin code 053 zip code 55402

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 for additional comments.)

Britta L. Bloomberg 11/17/05 Britta L. Bloomberg, Deputy State Historic Preservation Officer
Signature of certifying official Date
Minnesota Historical Society
State or Federal agency and bureau

In my opinion, the property meets does not meet the National Register criteria. (See continuation sheet for additional comments.)

Signature of certifying official/Title Date
State or Federal agency and bureau

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): _____

[Signature] Signature of the Keeper
3/2/06 Date of Action

5. Classification

Ownership of Property

(Check as many boxes as apply)

- private
- public-local
- public-State
- public-Federal

Category of Property

(Check only one box)

- building(s)
- district
- site
- structure
- object

Number of Resources within Property

(Do not include previously listed resources in the count)

Contributing	Noncontributing	
1		buildings
		sites
		structure
		objects
1	0	Total

Name of related multiple property listing

(Enter "N/A" if property is not part of a multiple property listing.)

N/A

Number of contributing resources previously listed in the National Register

N/A

6. Function or Use

Historic Functions

(Enter categories from instructions)

COMMERCE/Financial

COMMERCE/Office

Current Functions

(Enter categories from instructions)

VACANT

COMMERCE/Specialty store (skyway level)

7. Description

Architectural Classification

(Enter categories from instructions)

Moderne

International Style

Category: Modern Movement

Materials

(Enter categories from instructions)

foundation CONCRETE

walls STONE: Limestone

METAL: Aluminum

roof

other GLASS

Narrative Description

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

8. Statement of Significance

Applicable National Register Criteria

(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing)

- A** Property is associated with events that have made a significant contribution to the broad patterns of our history.
- B** Property is associated with the lives of persons significant in our past.
- C** Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- D** Property has yielded, or is likely to yield information important in prehistory or history.

Criteria Considerations

(Mark "x" in all the boxes that apply.)

Property is:

- A** owned by a religious institution or used for religious purposes.
- B** removed from its original location.
- C** a birthplace or a grave.
- D** a cemetery.
- E** a reconstructed building, object, or structure.
- F** a commemorative property.
- G** less than 50 years of age or achieved significance within the past 50 years.

Areas of Significance

(Enter categories from instructions)

COMMERCE

COMMUNITY PLANNING AND DEVELOPMENT

ARCHITECTURE

Period of Significance

1942-1963

Significant Dates

1942

1963

Significant Person

(Complete if Criterion B is marked above)

Cultural Affiliation

Architect/Builder

McEnary, Dale and Krafft, Edwin

Narrative Statement of Significance

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

9. Major Bibliographical References

Bibliography

(Cite the books, articles, and other sources used in preparing this form on one or more continuation sheets.)

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:

Northwest Architectural Archives,
University of Minnesota-Minneapolis

10. Geographical Data

Acreege of Property Less than one acre

UTM References

(Place additional UTM references on a continuation sheet)

Minneapolis South, Minn., 1967
Revised 1993

1.	1 5	4 7 8 7 2 0	4 9 8 0 2 8 0
	Zone	Easting	Northing
2.			
3.			
	Zone	Easting	Northing
4.			

See continuation sheet

Verbal Boundary Description

(Describe the boundaries of the property on a continuation sheet.)

Boundary Justification

(Explain why the boundaries were selected on a continuation sheet.)

11. Form Prepared By

name/title	<u>Charlene Roise and Erin Hanafin Berg</u>		
organization	<u>Hess, Roise and Company</u>	date	<u>July 2005</u>
street and number	<u>100 North First Street</u>	telephone	<u>612-338-1987</u>
city or town	<u>Minneapolis</u>	state	<u>MN</u>
		zip code	<u>55401</u>

Additional Documentation

Submit the following items with the completed form:

Continuation Sheets

Maps

- A **USGS map** (7.5 or 15 minute series) indicating the property's location.
- A **Sketch map** for historic districts and properties having large acreage or numerous resources.

Photographs

Representative **black and white photographs** of the property.

Additional items

(Check with the SHPO or FPO for any additional items)

Property Owner

(Complete this item at the request of the SHPO or FPO.)

name	_____		
street & number	_____	telephone	_____
city or town	_____	state	_____
		zip code	_____

Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C. 470 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18.1 hours per response including the time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Chief, Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Project (1024-0018), Washington, DC 20503

United States Department of the Interior
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**National Register of Historic Places
Continuation Sheet**

Farmers and Mechanics Savings Bank

Name of property

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EXTERIOR

The Farmers and Mechanics Savings Bank (F&M) building is located at the northwest corner of the intersection of Sixth Street and Marquette Avenue in downtown Minneapolis, Minnesota.¹ The building's footprint, which measures 155 feet by about 165 feet, takes up one-quarter of a city block, and is built to the sidewalk edge. As part of the downtown skyway system, the structure's second floor is open to the adjacent buildings, which date from the last half of the twentieth century.² An enclosed pedestrian bridge extends east from the second story across Marquette Avenue.

The bank building, which was constructed in two phases, comprises a rectangular three-story block with a flanking one-story side wing, embraced on the north and west by an eleven-story, L-shaped tower. The lower section, which is Streamline Moderne in style and houses the grand banking hall, was completed in 1942. It originally consisted of a main block flanked by shorter symmetrical side wings, two one-story storefront bays between the west wing and the alley, and a five-story block spanning the width of the site at the north. The International Style tower was added to the north and west sides of the banking house in the early 1960s, on top of the original five-story block at the rear of the bank, resulting in the demolition of the west ground-level wing and storefronts.³ Both phases of construction, as well as several minor alterations over the years, were designed by the local architecture firm McEnary and Krafft.

The entire building has a steel structure on a reinforced-concrete foundation. The banking house has structural-tile walls with smooth-finish limestone veneer on the exterior. Limestone cornice bands and window sills, as well as polished granite trim and bronze decorative elements, are also present. The office building has an exterior curtain wall of flat panels and mirrored glass windows set within a grid of protruding aluminum channels. The panels, which were locally manufactured, consisted of porcelainized-enamel aluminum face sheets and galvanized steel back sheets, with a core of polystyrene insulation.⁴ Originally two shades of blue-green, the enamel was painted gray in the 1980s. The south and west facades of the office building also have smooth limestone-veneer walls. A ten-story protruding bay on the east end of the north leg of the office building, fronting on Marquette Avenue, is clad with limestone on all three sides. The banking house and office building both have flat gravel roofs with modest parapets. The west leg of the office building has a roof deck on the west side, and there is a two-

¹ Cardinal directions are used throughout this document to identify the orientation of the building, although the streets of downtown Minneapolis are not aligned with compass points. For example, the south facade refers to the facade fronting on Sixth Street, while the east facade refers to the Marquette Avenue frontage.

² The building to the north of the F&M Building was the original Federal Reserve Bank of Minneapolis, designed by Cass Gilbert. The Federal Reserve Bank was altered by the rooftop addition of an International Style tower in the 1950s, and the Beaux Arts style facade of the original building was replaced by a concrete and glass facade in 1974. See David Gebhard and Tom Martinson, *A Guide to the Architecture of Minnesota* (Minneapolis: University of Minnesota Press, 1977), 30. An alley along the west side of the F&M Building was enclosed in the 1990s with the construction of the adjacent Dain Plaza office tower and the Gaviidae Common shopping mall.

³ The time capsule plaque on the south facade refers to the 1942 construction as the "banking house" and the 1960s addition as the "office building." These terms have been adopted throughout the remainder of this document.

⁴ "MacArthur Company Fiftieth Anniversary, 1913-1963," *Northwest Architect* 27 (March-April 1963): 59-74.

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Farmers and Mechanics Savings Bank

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story mechanical penthouse at the northwest corner of the roof. A more detailed description of each facade follows.

South Facade

The Sixth Street facade is made up of the front of the banking house and one leg of the office building. The banking house section is approximately eighty-seven feet wide, with the office building filling the western sixty-eight feet of the site. The banking house facade is in two sections, which are offset in height and setback. The taller section, which contains the front entrance, is three stories in height and measures sixty-six feet wide. The recessed corner block is about one-half story shorter and measures twenty-one feet wide. Both sections of the banking house facade are clad in large, rectangular limestone-veneer blocks, set in a grid pattern. The base of the banking house and sections of the office building base are trimmed with red granite veneer.

The main entrance to the bank is centered in the three-story facade of the banking house, which displays the most ornamentation of the building's exterior. The entrance is recessed about two feet from the facade plane and is over two stories in height. The angled side walls and the rear plane of the entrance alcove are clad in polished red granite. Slabs of rough-finished granite pave the entranceway. Five light fixtures are recessed in the alcove ceiling. Two-leaf, single-light, buffed-bronze doors with sidelights replaced the original four-leaf, four-light doors. The doors are set within an extruded, reeded bronze frame, which is original to the building. Above the doorway is a large rectangular window made up of thirty-six rectangular molded-glass panels manufactured at Corning Glass in New York. The glass panels depict classical fret, chevron, and beading motifs, stylized flowers, and owls, and are set within a gridwork of bronze muntins.⁴ A thick half-oval molding of carved and polished granite frames the doorway and glass-panel composition. A narrow sign band above the doors originally read "The Farmers and Mechanics Savings Bank of Minneapolis" in stylized capital letters; this lettering has been covered with a narrow, projecting, black-laminate panel with a brass frame.

A projecting band of limestone edges the top of the recessed entry, spans the width of the taller section as a beltcourse, and continues onto the corner block, where it forms a dropped cornice below the parapet edge. The taller section has a cornice of two flat projecting moldings of carved limestone. In the space between the beltcourse and cornice, two rows of capital letters spelling "The Farmers and Mechanics Savings Bank of Minneapolis" are carved in bas-relief, centered over the entrance.

On each side of the entrance, beginning about four feet above ground level, a bas-relief sculpture of a workman stands facing the doorway. Both stylized figures are shirtless with defined musculature. On the west, a farmer holding a scythe is accompanied by wheat, produce, and poultry. On the east, a mechanic with tools in his hands is framed by an anvil, gears, and chains. These sculptures, as well as a third

⁴ The architects ordered extra glass panels in case of breakage; one is on display in the building's lobby. A plaque identifies sculptor James Caldwell as the glass designer, although other sources credit sculptor Warren Mosman, who did other work on the building. Caldwell was from Mobridge, South Dakota.

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Farmers and Mechanics Savings Bank

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sculpture on the east facade, were carved on-site by Italian stone carvers from Saint Paul, and are reminiscent of the artwork of the Works Progress Administration from the decade before the F&M Building was constructed.⁵

A deeply recessed window is centered in the corner block at the ground-floor level.⁶ The metal, inward-operating, double casement window is enclosed by a bronze grille composed of nine rectangles framing stylized heads of wheat. Directly above is a large vertical window opening that spans the second and third floors. The opening has a slightly projecting limestone sill. The recessed window is made up of six large horizontal sections, each flanked by narrow vertical lights. Two of the center sections have paired casement sashes correlating to the interior second- and third-floor heights. The muntins and sashes are clad in bronze, which has aged to a dark green patina.

To the east of the ground-level window, a horizontal plaque of raised brass letters on a black background identifies the building's address, 520 Marquette, underscored by six five-pointed stars. The plaque has a rounded, buffed brass edge. A plaque was first placed in this area at the time of the office building's construction; however, the present plaque does not date from that era.

To the left of the taller section of the banking house, and slightly recessed, is the narrow, two-bay shaft of the office building's aluminum and glass curtain wall. The remainder of the building facade, approximately three-fourths of the width of the leg, is clad in smooth limestone-veneer panels, also set in a grid pattern, but somewhat smaller than those on the banking house.⁷ The stone facade is perforated by nine rows of five windows, which are vertically and horizontally aligned and regularly spaced. The mirrored-glass windows, which have narrow aluminum frames and pivot from the center of the single vertical sash, have slightly projecting limestone sills. There are no windows on the top and right edges of the facade, leaving an inverted "L" shape of smooth stone. At the base of this form, to the right of and aligned with the bottom row of windows, three flagpoles project at an oblique angle to the facade. The aluminum curtain wall wraps above the stone section at the roof level, forming another inverted "L" and giving the impression of overlapping planes.

At the ground level of the office building, a slightly recessed section approximately twenty feet wide contains another entrance to the bank.⁸ The entrance is justified to the right of this section, directly underneath the narrow curtain-wall shaft of the facade. The three-leaf, single-light doors in buffed-

⁵ Julie Yanson, *The Design Decade: 1931-1941*, F&M Marquette National Bank exhibit brochure, 1983.

⁶ A photograph of the bank exterior dating from 1984 shows that this window was at one time replaced with an automatic teller machine. The window, stone facade, and granite base have since been carefully restored.

⁷ The proportions of the original west wing are preserved in the design of the office building. The recessed granite portion of the office building base is equal in width to the twenty-one-foot corner block of the banking house, and the recessed area which originally allowed access to ground-level drive-in tellers in the west leg of the office building is approximately the same width as the two storefront bays that were demolished to allow for its construction.

⁸ A projecting canopy originally spanned this entire area, and contained a sign band with the name of the bank. The canopy was removed, along with a similar one constructed over the banking house entrance, in 1988, and the granite was patched.

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bronze frames are further recessed. The door on the left is handicapped-accessible. Immediately above the door frame and still within the recessed area, projecting bronze letters and numerals spell out the building's historic address, 88 South Sixth Street. To the left of the doors are polished red granite panels. A bronze plaque centered on the granite facade identifies the location of a time capsule, which was placed there in 1962 and opened in 2000.

Just west of this section, at the base of the limestone facade of the office building, is a deeply recessed area that originally held the entry to the drive-in banking facility. The entry is still marked by a double garage door measuring approximately sixteen feet wide by seven feet high. To the east of the garage door is a smooth, painted stucco wall holding a metal pedestrian door flanked by an aluminum-framed window opening to the right and a square bronze plaque to the left.

East Facade

The east facade is anchored at one end by the twenty-four-foot-wide corner block and on the other by the base of the office building's north leg. The center portion of the facade steps up in height from an integral planter at the sidewalk edge to the one-story side wing, then to the three-story vaulted banking hall. The eleven-story tower rises behind the banking hall.

The fenestration and details on the east and north sides of the corner block are similar to those of the south side, although only the upper portion of the north facade of the block is exposed. The one-story section in the center of the facade contains seven pairs of recessed window openings similar to those on the ground level of the corner block. The windows match the height but are only two-thirds the width of the others, and the window grilles have six heads of wheat instead of nine. The openings lack sills or frames, and are separated by thick stone-veneer mullions flush with the surrounding facade. Also like the south side, the windows behind the grilles are inward-operating metal casement sashes.

Six large windows on the east side of the banking hall vertically align with the ground-level windows, and are the same size, configuration, and materials as the tall windows on the corner block. The large banking hall windows, however, do not have operable sashes. At the north end of this area, where the established window pattern would call for a seventh opening, is a third bas-relief sculpture. This carving, also designed by Mosman and executed on-site by stonecutters, depicts a stylized version of F&M's original seal. A Great Dane sits atop a locked chest, with its front paws and tail draping over the ends. Carved oak leaves frame the dog, and the word *fides* (Latin for "faithful") is carved in capital letters over the dog's shoulder. Underneath the sculpture, the words "The Farmers and Mechanics Savings Bank of Minneapolis Founded 1874" are carved in five lines of bas-relief.

Edging the base of the facade's center section is a polished red-granite planter, which ranges in height from about thirty-six inches to five feet as the grade of the sidewalk changes. Bronze coping runs down the center of the wall's beveled granite cap. The planting area is approximately three feet deep.

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The northern leg of the office building consists of six stories that were added on top of the original five-story block. The lower three stories retain the limestone and granite facade materials and window fenestration of the 1942 construction. The connection between the banking house wing and the original office block remained unaltered during the 1963 addition.

The ground-floor levels of the northern leg's south and east facades are clad with polished red granite. A street-level entrance is centered on the east side, with a six-inch-wide projecting frame of red granite around the opening. The recessed doorway holds two-leaf, single-light doors in stainless-steel frames that are not original to the building. Above the doors is a two-light, clear-glass transom with foil numerals "520" centered in each light. A second trapezoidal transom contains white opaque glass in a stainless-steel frame. A small rectangular plaque, with "520 Marquette" and six stars in projecting brass lettering on a black background with a rounded brass frame, is centered on the facade to the north of the entrance.

Over the doorway is a modern skyway that extends across Marquette Avenue. The glass and metal structure eliminated the center window of three windows on the east side of the second floor. The skyway is flanked by the two remaining windows, which are similar to those on the banking hall and corner block but with five rows of lights instead of six. The lowest section of each window contains a pair of operating casement sashes above a solid balconette of projecting stone veneer. A second-story window with the same treatment on the leg's south facade overlooks the roof of the one-story wing.

Above the granite base, the east facade is clad in limestone veneer, which wraps around the corner to the leg's south and north sides, extending for two window bays. The beltcourse from the banking house continues across these facades, directly under the third-story windows.

Floors three through nine on the east end of the northern leg have four window openings per floor, which align vertically and horizontally. The window openings, which are slightly recessed and have projecting sills, are evenly spaced across the east side and closer together on the south and north sides. The windows are single rotating casements of mirrored glass, with narrow aluminum frames. On the tenth floor, large floor-to-ceiling windows are set in narrow aluminum frames and grouped together, four on the north and south sides and eight on the east side. The large rectangular window openings are framed on all four sides by thick bands of projecting limestone. The windows are mirrored glass, and rotate open from center pins in the top and bottom.

To the west of the limestone section, the office building extends upward an additional story. The south and east interior facades of the "L" are clad in a glass and metal curtain wall that is similar to the curtain wall on the south facade. The eleventh floor of the east side has metal panels instead of windows; the interior holds mechanical equipment. A large sign with individual backlit letters spelling "Farmers & Mechanics" originally covered this area. Two additional signs, both consisting of backlit letters "F&M" were mounted on the roof above the limestone facades of the north and south sides of the tower's east end.

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West and North Facades

When first constructed, the west facade of the F&M Building fronted on an alley and faced a six-story commercial building. The facade treatment reflected its visibility, with smooth limestone veneer on the most visible portions of the facade, specifically the upper five stories of the building and the first four window bays from the Sixth Street edge. The drive-through bank was located on the ground floor adjacent to the alley; that portion of the facade was an open screen of perforated concrete-block panels. Buff-colored brick clad the remainder of the facade. In the 1990s, the alley was enclosed to the top of the fifth-floor level of the F&M Building by the base of a new office tower constructed on the adjacent lot. The neighboring tower and a two-level skyway over Sixth Street now obstruct views of the F&M Building from the west.

The exposed top of the west facade is pierced on the sixth through ninth floors by rows of fifteen window openings spanning all but the north end of the facade. The window sashes and sills match those on the south facade. The tenth floor contains a bank of nine floor-to-ceiling windows similar to those on the east leg of the office building, located about halfway back from the street facade.

A two-level, stair-stepped mechanical penthouse is located at the northwest corner of the roof. The penthouse is clad on the west side with porcelain-aluminum insulated panels with ribbed, vertical seams.

A narrow, four-story section at the top of the building is all that is exposed of the rear of the north facade. This section and the penthouse facade above it are clad in buff-colored brick. One slender course of limestone wraps around the corner from the west facade, with aluminum paneling on the corner at the penthouse level. The facade has limestone coping at the penthouse roof, but otherwise lacks details or openings.

INTERIOR

The interior of the F&M Building also reflects its two phases of construction. The significant spaces of the 1942 banking house consist of the banking hall, the three levels of the grand staircase at the north end of the building, the rear elevator lobby and secondary entrance corridor, and the original second-story boardroom. The spatial configuration, finishes, and details of these spaces are largely intact and exhibit a high degree of integrity. By comparison, most of the interior of the 1963 office building has been altered considerably. The stacked office levels were intended to be modular and customized for commercial tenants as well as for the bank's periodic reorganization, and they have been remodeled frequently over the years. A few areas on the tenth level of the office building retain historic integrity in plan and finishes. The second level of the building now consists of commercial spaces and public skyway corridors; the banking house section is virtually intact, but the office building part has been altered, with only a few remaining elements of the original Modern style.

The Sixth Street entrance to the banking house is through a one-story vestibule that was remodeled in two stages. At the time of the office building's construction, two sets of matching bronze doors with

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sidelights (described above) replaced the original ornate exterior doors and an interior revolving door with marble surround. At this same time, the vestibule floor was covered with metal grating and the walls were clad with polished light-beige marble. The ceiling consists of a transverse barrel vault with a textured, white plaster finish, a fairly recent alteration. A white horizontal rod in the center of the vault spans the width of the vestibule and contains fluorescent up-lighting. Metal fan-shaped grilles bookend the vault.

The vestibule leads directly to the banking hall, which is nearly three stories in height and measures approximately 60 feet wide by 110 feet deep. The space is mostly open, with a marble tellers' counter on the west side of the space and two banking tables in the center. Two low, tinted-glass partition walls are also located on the west side. The flooring, which is not original, is a combination of square, light-beige marble tiles and low-pile carpeting.

The lower third of the walls—approximately one story in height—is finished in smooth teak paneling, trimmed by a teak beltcourse ornamented with narrow, black wood strips. Above the beltcourse, the teak walls are lined with rows of square and rectangular raised panels. This paneling is interrupted on both the east and west walls by six vertical recessed areas, separated by wide floor-to-ceiling piers clad in smooth teak paneling. The beltcourse crosses the piers and forms a ledge beneath the recesses. Raised panels above the ledge contain applied wood carvings depicting six local industries and associated natural resources—manufacturing, milling, forestry, agriculture, mining, and lakes. Small, vertical raised panels flank each of the carvings. Above the carvings, the recesses on the east wall contain oversized windows, with beige draperies (not original) over the windows. On the west wall, the windows were removed when the office building was constructed, but the openings remain. Bronze and steel railings within the openings follow the stepped floor level of the corridor beyond. A white plaster soffit projecting into each of the openings is curved at the top and has a band of inscribed fret detailing along the bottom edge.

At the ground level, the wall piers define six wide bays that align with the recessed areas above. Teak headers are slightly behind the plane of the beltcourse. The openings on the east wall lead to individual offices and ancillary service areas. Five of these openings have a deeply recessed, teak-framed, clear-glass panel wall with a flat-panel wood door at the side. The opening to the left of center has a pair of wood-framed sliding glass doors. Two additional openings, at the far ends of the east wall, are narrower than the six in the center. The individual apertures and materials of the openings have been altered many times over the years, as has the configuration of spaces behind them, and their present appearance is not historic. On the west wall, half of the recessed areas are enclosed, forming niches. Sliding glass doors or flat-panel pocket doors within the remaining spaces lead to teller service areas behind the wall. There is a single door opening in the smooth paneled area on the north end of the wall. A large rectangular opening in the south end of the wall is approximately fourteen feet in height. This opening, which is framed in a wide band of polished red marble, leads directly to the escalator and elevator lobby for the office building, as well as to the second Sixth Street entrance. A slab of red marble, approximately five

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feet in height and twenty feet in length, is capped with a band of black marble and extends into the banking hall, forming a partition wall between the banking area and the side entrance.

The main entrance, which is centered on the south wall of the hall, is mirrored on the north wall by a large doorway leading to the lobby of the grand staircase. Teak, floor-to-ceiling pilasters flank the north and south entrances to the banking hall. Beveled wood crown molding juts forward to form capitals for the pilasters. The bases of the entrance pilasters are mottled red marble. A baseboard of black marble circles the room.

Both doorways are topped with open balconies overlooking the banking hall floor. The balcony over the front entrance originally curved outward over the revolving door. When the door was modernized at the time of the office building's construction, the entrance surround was also simplified and the balcony remodeled. Four vertical, light-beige marble panels now are located above the doorway, separated by narrow, vertical marble channels. Beige marble pilasters on each side of the doors extend from the floor to the top of the rectangular panels. Vertical bands of mottled red marble are located between the door surround and wood-paneled pilasters on each side of the entrance, extending upward to frame the sides of the balcony opening.

The balcony is open all the way to the banking hall ceiling. The balcony railing consists of three clear glass panels within a simple bronze frame, with a wooden handrail. The side walls of the balcony area are clad in polished red marble; the rear wall of the balcony is formed by the molded glass panels of the monumental front entrance. Two flat-panel wood doors on the east and west walls lead to the balcony stairs and additional office and service areas. The crown molding and ceiling are made of quarter-sawn teak. Two rectangular canister lights affixed to the ceiling are angled to illuminate the molded-glass window.

To the west of the entrance, two glass-fronted square display cases are mounted in the lower paneled section of the south wall. Between these two cases are narrow flush-panel closet doors. The paneling to the east of the entrance is unbroken.

The double doorway on the north wall of the banking hall is framed by ogee-shaped pilasters of red marble, which curve outward to support the balcony ledge. The doors are approximately ten feet in height, each consisting of three flat wood panels separated by narrow black wood strips. The area above the doors contains a black marble panel, within which is centered a square clock with a bronze face, black hands, and bronze darts marking the hours. The flat panel wall to the west of the doorway contains an alcove with wall-mounted cabinetry.

The plaster ceiling of the hall is slightly coved, with five concentric graduated moldings. The second band is rimmed on both sides by a relief molding of three beads alternating with three discs. The fourth band is flanked by continuous channels of inset stainless-steel mechanical vents. Both of these bands contain round recessed canister lights, as does the center section of the ceiling. The fourth band also

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holds the anchors for six enormous, gilded, lotus-blossom chandeliers, which are spaced evenly over the banking hall floor.

The double doors on the north wall of the banking hall open to the ground-level lobby of the grand staircase. The lobby measures approximately twenty feet square in plan. The wall surfaces of the lobby, as well as the curved walls of the semicircular staircase, are clad in sheets of polished pink marble with vertical veining. Projecting bands of mottled red marble frame the door openings and define niches at the ground and transom levels. The lobby flooring is light-beige marble tile. The white plaster ceiling has raised bands along the outside edges, which continue along the underside of the ornamental staircase. A large round chandelier, made up of overlapping curved pieces of molded glass, is mounted within a projecting plaster lip in the center of the ceiling. This chandelier, which is similar to the one in the Sixth Street escalator lobby, dates from the 1963 construction. Recessed canister lights are spaced evenly around the perimeter of the ceiling.

On the east wall of the staircase lobby is a brushed nickel door ornamented with bronze incised bands alternating with pairs of bronze ridged discs resembling vault-door tumblers – a motif repeated on doors throughout the interior of both the 1942 and 1963 sections of the building. To the north of this door is a pair of double doors leading to the Marquette Avenue entrance corridor. These doors, which are original to the building, have four horizontal, etched-glass panes within scored bronze frames.⁹ A large rectangular transom holding four etched panes is underscored by a narrow pillow of brushed nickel with bronze fretwork on the interior surface; the bank name is on the opposite side. The corridor walls are clad in polished pink marble with horizontal veining. Red marble frames two niches on the south wall and two elevator openings on the north wall. In the middle of the corridor is a set of five steps, with curved red marble kneewalls and polished bronze handrails on the sides and in the center. The floor, including the stair treads, has linear bands of black and green marble. The bronze and nickel elevator and stairwell doors match the ornamental door in the grand staircase lobby. A round coffer in the plaster ceiling over the steps holds a light fixture of graduated white discs. Recessed canister lights are spaced throughout the remainder of the ceiling. A set of hinged, stainless-steel doors with sidelights and a glass transom replaced an earlier revolving door under a pink marble soffit. The exterior doors are also stainless steel, with two stacked transoms.

A red marble pier divides the west wall of the lobby into two rectangular openings, which are also trimmed in red marble. Panels covered with woven-grass cloth enclose the openings, with a single door cut into the panel on the north side. Beyond this door are offices and service areas that have been remodeled extensively over the years and do not retain historic integrity. A surplus molded-glass panel from the Sixth Street entrance is displayed in front of the grass-cloth panel to the south of the pier. An octagonal, red marble drinking fountain stands in the southwest corner of the lobby.

⁹ This set appears to be the only remaining example of this door design, which originally also was used on the exterior of the banking house.

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The semicircular staircase has white granite treads and a baseboard of red marble. Triangular landings at the apex of the curve have inlaid bands of green marble framing a black marble center. A polished bronze handrail follows the curvature of the stairs and landing, supported approximately every four feet by vertical pairs of stainless steel rods. Below the handrail, horizontal pairs of bronze bands are divided by a polished bronze bead-and-reel course in the center of the railing. A second handrail is bracketed to the curved outside wall of the staircase.

The floor of the basement stair lobby is two shades of green terrazzo edged by red marble baseboards, a treatment that continues in the elevator lobby to the east. The curved, pink marble wall of the staircase base creates an alcove with a terrazzo semi-circle in the floor. A safety-deposit box area dating from the early 1960s is to the south of the lobby. Maintenance and utility rooms are to the west.

The ceiling echoes the rise of the staircase to the second floor, and matches the height of the banking hall ceiling when it reaches the upper lobby. A circular recessed area in the ceiling has a scalloped edge framing a large, gilded, star-shaped light fixture. The wall surfaces are consistent with those on the first floor, including the use of red marble framing the door and balcony openings. A red marble counter spans the balcony opening thirty-six inches above floor height, with a bronze, saw-toothed "loafer rail" approximately eight inches from the inside edge. The flooring dates from the original banking house construction, and is a gridwork of black marble squares trimmed in green and white marble with smaller black marble corner squares.

There are two openings on the east wall of the upper lobby. The north opening, which is the smaller of the two, contains a pair of bronze and nickel ornamental doors topped with solid panels of the same design. This doorway leads to a small elevator lobby. The east end of the elevator lobby is enclosed with a twelve-light fixed wood window; the remaining walls feature polished, pink marble panels with horizontal striations. The floor matches that of the adjacent stair lobby. Doors to the stairwell and a small fire-hose closet have the historic bronze and nickel design, but the elevator doors have been replaced with flat stainless-steel panels.

The south opening on the east wall leads to a teak-paneled corridor, which opens to the original boardroom of the banking house. The boardroom has a ceiling height of approximately sixteen feet, and is clad with molded wainscoting and wall panels of light-colored wood. The ceiling is highly decorative, with many bands of plaster moldings, a dropped central panel, and a beaded edge. The boardroom contains three oversized windows of the type seen in the banking hall, in recessed niches with green marble sills. One of the windows is on the south wall and the other two are on the east, paired with panels flanking a modern double doorway for the skyway across Marquette Avenue. The sliding pocket doors, which are about seven feet in height, have two glass panels in brushed aluminum frames. The flooring of the corridor and boardroom is light-beige marble tile, and the baseboard is green marble. The west wall of the boardroom contains the fixed window that encloses the elevator lobby.

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On the opposite side of the upper stair lobby, the paired openings are much taller in height, separated by a wide, red marble pier. The large rectangular space beyond these openings was originally home to F&M's school savings program. Although the space has been remodeled repeatedly, beginning with the office building construction, the large rectangular coffer in the ceiling is an original feature dating from 1942. A pair of modern, automatic sliding doors and sidelights on the north wall of the space leads directly to the neighboring building.

The rest of the second-level space, constructed as part of the office building addition, has been remodeled extensively through the years. At present, there is little remaining historic fabric on this level. Three retail spaces are defined by frosted-glass partition walls and display areas supported by teak-clad piers and bulkheads. The flooring in this area has been replaced with black and white marble tile. A corridor extends diagonally through the space, leading from the skyway vestibule to the escalator landing. Although the space has been remodeled and the skyway bridge was removed when the neighboring shopping mall was constructed, the skyway entrance is in the same location as when it was built in 1963. The vestibule itself has been remodeled, with curved teak walls and a coffered dome ceiling. One original bronze and nickel door is located within the vestibule, however, probably relocated from elsewhere in the building. At the opposite end of the corridor, three steps follow a circular plan. The back sides of the banking hall piers are exposed in this area, and are clad in smooth paneled teak.

In the southwest corner of the second level, the marble-clad mezzanine is original to the office building, although the glass railing has been altered and the stairs were relocated. Tall, slender box columns are regularly spaced throughout the open floor area, clad with light-beige and black marble on alternating sides. Individual office spaces along the south wall are clad in original teak paneling, and the acoustical panel ceiling, which contains fluorescent lights, is another original feature.

The Sixth Street elevator lobby on the first floor and the vaulted area of the escalator have walls clad in polished light-beige marble. The lobby flooring is square, light-beige marble tiles. Directly across from the banking hall entrance is an alcove with an elevator in both the north and south walls. The elevator doors are the original bronze and nickel design. A molded-glass chandelier is suspended over the lobby. The escalators have stainless-steel kneewalls with backlit panels located directly above the risers. The vestibule matches that of the banking hall, with paired front entrance doors.

Most of the stacked levels of the office building have been repeatedly altered and exhibit little historic integrity. On the tenth floor, a boardroom is located at the east end of the northern leg of the tower. Originally the executive dining room, it was made into the boardroom when F&M merged with Marquette Bank in 1982. The carpeting, of Swedish design with a striped border in burnt orange, brown and dark green, was relocated from the boardroom's location on the fifth floor (where it had moved from its original site on the second floor). The entrance doors exhibit the bronze and nickel ornamentation seen on the public levels of the building. The entire west wall and portions of the north and south walls have smooth teak paneling. The remaining wall area is filled with floor-to-ceiling windows. Teak-paneled piers at the northeast and southeast corners are L-shaped in plan. Two light-beige, marble-clad

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box columns are located on the east side of the room, set in slightly from the plane of the windows. Five teak-sided, boxed, fluorescent light fixtures are suspended from the ceiling, spanning almost the entire width of the room. Canister lights circle the perimeter of the plaster ceiling. The room contains a large modern conference table and upholstered chairs.

The northwest corner of the tenth floor contains a kitchen, which has been remodeled. An L-shaped stainless-steel serving counter encloses the kitchen area. At the southern end of the floor is an enclosed auditorium. Recessed double doors in the northwest corner lead to several angled steps which rise to the seating floor. Three sections of fold-down auditorium seats face a small proscenium stage, the front of which is edged in vertical wooden strips. Two aisles ramp downward towards the stage. The auditorium ceiling has offset acoustical panels and recessed canister lights. The walls are clad in burlap-textured acoustical panels.

The remainder of the floor is open, with evenly spaced interior support columns. On the west, a bank of nine floor-to-ceiling windows illuminates the space. The east side contains windows evenly spaced along the length of the floor. The elevator lobby on the north has been altered by modern wall and floor coverings, as well as modern elevator doors.

CONCLUSION

The integrity of the exterior of the F&M Building is very good. Other than the demolition of the original west wing, the essential form and materials of the banking house were unaltered by the construction of the office building. The six-story addition to the top of the banking house tower was virtually seamless. More recent alterations, such as the skyway bridge addition, the gray paint that covers the blue-green porcelainized-enamel curtain-wall panels, and the removal of the original signage, have had only minor impact on the facade and demonstrate the building's evolution. Ultimately, the design of the office building enhances and embraces the architectural character of the banking house by reflecting its proportions and materials while contrasting in form and visual texture. The result is a unified architectural composition that remains clearly indicative of its two phases of construction.

On the interior, the banking house, including the banking hall, the grand staircase, the lobbies, and the second-floor boardroom, retains excellent integrity. The interior of the office building, performing as designed, has experienced numerous alterations since it opened in 1963 and has poor integrity.

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The Farmers and Mechanics Savings Bank is eligible for the National Register under Criterion A in the areas of Commerce and Community Planning and Development for its unique legacy as the state's only long-lived mutual savings bank and for its important role in downtown urban renewal efforts. Its significance is associated with the statewide context of Urban Centers, 1870-1940. It is also eligible under Criterion C for the architectural significance of both the original 1942 construction and the 1963 addition. The period of significance begins when the bank moved into its new facility in 1942 and ends in 1963, the year that the tower addition was completed. The tower is included as a contributing component of the property under Criteria Consideration G because it was built within the past fifty years. The property is of local significance.

Fight or Flight: Downtown Minneapolis and Urban Renewal

The history of the Farmer and Mechanics Savings Bank (F&M) Building at Sixth and Marquette is intertwined with the evolution of Minneapolis in the mid-twentieth century. This broader context is the framework within which the significance of the building must be evaluated.

The "lower loop" at the northern edge of downtown, the birthplace of the city in the mid-nineteenth century, had been losing the fight with decay long before the Depression gave it a knockout punch. "Although it is only about 70 years since the lower loop area was in its prime as the city's main business district," a reporter noted in 1960, "it went backward so fast in the early years of this century that its rehabilitation has been a high-priority goal of civic leaders for 40 years." As early as 1906, Minneapolis architect John Jaeger proposed redeveloping Bridge Square, a focal point of the area. With its proximity to the first bridge across the Mississippi River making it a busy gateway to the city, Bridge Square stood at the convergence of two major downtown arteries, Hennepin and Nicollet Avenues.¹

Two years after Jaeger issued his plans, *Western Architect* published an article on the same subject, with drawings of alternative concepts by several prominent local architects including Lowell Lamoreaux and Edwin Hewitt. "As it has been said that the first advance toward civilizing the barbarian is to give him a clean shirt," the journal opined, "so the greatest force toward civic advancement is cleanliness. Minneapolis, particularly the downtown district, needs a clean shirt, and needs it worse than any city of its size and possibilities that we know of." Taking the new wardrobe analogy to heart, Chicago urban planner Edward H. Bennett, a colleague of Daniel Burnham, issued a plan for Minneapolis in 1917 that envisioned a "City Beautiful" makeover of the entire lower loop. Gateway Park, which replaced Bridge Square, was about the only thing to come from Bennett's grand ideas.²

The next salvo came in 1924 when the \$3.5-million Nicollet Hotel opened at Nicollet and Washington Avenues, just across the street from Gateway Park. Although an imposing structure, the hotel was a

¹ Daniel M. Upham, "Long Fight Led to New Loop Look," *Minneapolis Tribune*, November 6, 1960; *Gateway Center Progress Report*, September 1961, available at the Minneapolis History Collection, Minneapolis Public Library.

² Upham, "Long Fight"; *Gateway Center Progress Report*; *Western Architect* 12 (December 1908): 63-71.

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lonely bridgehead against the wave of blight creeping towards the heart of downtown. A 1927 expansion of the federal office building at 200 Washington Avenue South, the 1934 post office at 100 South First Street, and the contemporary Pioneer Square Park across the street were governmental efforts to upgrade the area. Many more plans, however, were stymied by the economic downturn in the 1930s, and then by World War II.³

City planners were not deterred. Their optimism was boosted in 1947 when the state legislature established the Minneapolis Housing and Redevelopment Authority (HRA) with the power to condemn property for the public good. This mechanism cut through the maze of property titles that plagued the lower loop, a big barrier for previous redevelopment efforts. A planner looking at the area “sees tax title after tax title held in the name of a real estate firm or a security house acting as agent for a group of heirs of a long-dead pioneer or builder,” a newspaper article explained. “He sees what the chroniclers of the Gateway have called: ‘Dead buildings owned by dead people.’” With condemnation power, the HRA could streamline the tedious process of title transfer by going to court for permission to take a property. The property’s value was set by an appraiser. “The question of getting half-a-dozen heirs to agree on a purchase price no longer need be a preliminary to the arrival of a bulldozer or a wrecking crane,” the article continued. “Title passes to the housing authority as soon as the court has given approval and from then on, it’s up to the old owners to carry the burden of court action, if they seek higher awards.”⁴

Plans to use this tool in the lower loop were soon set in motion, although the bureaucratic process slowed progress to a crawl. First, the city planning commission had to develop and adopt an urban renewal plan. The plan would then be submitted to the HRA, which carried out its own study of the area to ensure that the plan met the program’s guidelines. Assuming that the plan passed that test, the HRA would approach the federal government for a subsidy from funds that Congress had set aside for redeveloping the nation’s cities. The federal government then conducted yet another survey of the area to analyze the city’s plan. With a funding commitment from the federal government, the HRA could ask the court to condemn properties needed to complete the plan.⁵

In preparing its plan, Minneapolis used similar programs in Pittsburgh, Philadelphia, Chicago, and Saint Louis as models. The plan’s ultimate form was also greatly influenced by Robert Cerny, chair of the Chamber of Commerce’s Lower Loop Committee and executive secretary of the Civic Center Association. Professionally, Cerny was a principal in a prominent local architectural firm, Thorshov and Cerny, and was a professor of architecture at the University of Minnesota. He had refined his ideas for the reconstruction of the lower loop since the 1930s. His proposal was an uncompromising homage to

³ “Paul Bunyan Redevelopment Project: Gateway Center,” *Buildings* 55 (June 1961): 36-38, 41; Upham, “Long Fight”; *Gateway Center Progress Report*.

⁴ Frank Murray, “New Agency May Get Action,” *Minneapolis Star*, September 26, 1953.

⁵ *Ibid.*

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the International Style and the monumental urban planning visions of modernists such as Le Corbusier and Mies van der Rohe.⁶

Minneapolis embraced the concept of starting with a clean slate. Its plan called for some 300 buildings to be demolished and replaced by new commercial and industrial development. A civic center along Fourth Street would include a new public library, a federal courts building, an annex for city hall, and a public health center. The lower loop would be bisected by a freeway essentially following the alignment of Washington Avenue South but depressed eighteen feet below grade. Ramps from the freeway would lead directly into a 3,000-car parking garage covering two blocks between South Third Street and Washington, Marquette, and Third Avenues South. The plan anticipated an expenditure of \$85 million over twenty years, about half from private funds and the remainder from federal, state, and local government sources. The plan was adopted by the city in 1952 and submitted to the HRA. Early in 1953, the HRA began its independent survey to verify the blighted conditions and evaluate whether the plan could be justified for the common good.⁷

Months passed with no visible accomplishment, but there was a growing sense that change was coming nonetheless. After decades of sporadic, uncoordinated efforts that did little to combat the overall problem, government and business leaders were finally committed to working together, galvanized by mutual concern over the precarious condition of the lower loop and, ultimately, downtown as a whole. Under the headline "Shadow of Doom Again Hovering over Gateway," the *Minneapolis Star* reported in September 1953 that "city hall and Marquette avenue [the center of the business community] have at last joined hands in a broad objective. Their joint target is permanent improvement of an area roundly condemned by firemen as a 'potential holocaust'; by police as a stronghold of petty vice and crime; by medical men as a 'vicious health menace'; and by engineers as a 'house of cards, ready to collapse in the next big wind.'" While the specifics remained unknown, "the general feeling is that a course of action is being drawn that could bring mighty changes to the Gateway within the next five years."⁸

The hope, of course, was that the "mighty changes" would be for the good. Instead, a devastating blow came in July 1955 when General Mills, one of the stalwarts of the city's economy, announced plans to move its headquarters out of downtown to a western suburb. At the same time Southdale, the country's first enclosed shopping mall, was on the verge of opening in suburban Edina, southwest of the city. If other major businesses and merchants heeded the siren song of the suburbs, the downtown was doomed to the dismal destiny of so many other American cities. Community leaders realized that the young but quickly growing freeway system could speed the exodus.⁹

⁶ "Lower Loop Plan Adopted," *Minneapolis Journal*, September 19, 1952; Abe Altowitz, "Lower Loop Plan to Cost \$85,000,000," *Minneapolis Star*, February 15, 1952.

⁷ *Ibid.*; Altowitz, "Lower Loop Plan"; Murray, "New Agency."

⁸ Frank Murray, "Shadow of Doom Again Hovering over Gateway," *Minneapolis Star*, September 21, 1953.

⁹ Linda Mack, "Gateways of Change," *Architecture Minnesota* 17 (May/June 1991): 36-39, 64-65. According to Alan Altshuler in *The City Planning Process: A Political Analysis* (Ithaca, N.Y.: Cornell University Press, 1965, 199):

"Southdale's two department stores, Dayton's and Donaldson's, were branches of the two largest stores in downtown

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Business leaders promptly launched a counterattack, forming the Downtown Council in the following month. The council was soon collaborating with city hall to invigorate the city's planning department, resulting in an increase in its budget from \$65,000 in 1955 to \$215,000 four years later. The department recruited young, progressive staff with graduate degrees in planning and related fields from Harvard, MIT, and other leading universities. The commission's staff also included two landscape architects, an engineer, and a person trained in business administration and law. Planning director Lawrence Irvin described the transformation as "a renaissance in planning for Minneapolis."¹⁰

The Real Estate Research Corporation was brought in from Chicago to do a thorough analysis of the condition of downtown buildings and businesses. The report found, as a writer later observed, that "new construction in the central area . . . had been as scarce as snowballs in July. Within the past 11 years the amount of downtown office space had increased at an average rate of less than 1% a year (about 38,000 sq. ft. annually). At the same time, a very conservative estimate of growth for outlying areas [i.e., suburbs] showed an average rate of over 100% per year (75,000 sq. ft. annually)." Community leaders had long feared that downtown was stagnating; now they had proof.¹¹

In the meantime, to get the general public on the bandwagon for change, a barrage of articles in local newspapers discussed the city's problems and the implications for those who shopped and worked downtown. In a guest editorial in the *Minneapolis Star*, Robert Cerny warned: "Blight spreads and failure to act in the near future could cause retail stores to move south on Nicollet. If this were to happen, Sixth street would become the southern boundary of the lower loop."¹²

In August 1955, a month after the General Mills bombshell, HRA executive director A. C. Godward submitted to his board the results of the survey that his office had launched eighteen months earlier. Two weeks later, the board voted to double the size of the 32-acre redevelopment area that Godward had proposed. The boundaries that were adopted extended upriver to Third Avenue North, downriver to Portland Avenue South, and across the river to Nicollet Island and the east bank.¹³

The HRA acknowledged that there were a number of issues to address before redevelopment could begin. One of the stickiest was the fate of the tenants in over seventy low-rent residential buildings in the lower loop. The area was "the hub of the city's primary labor market—one that not only supplies the railroads and the harvest fields, but also scores of businesses and industries and private individuals," according to the *Minneapolis Star*. Another writer painted a less flattering picture of the lower loop and

Minneapolis, so their competition with downtown for business seemed unlikely to become cutthroat. The very fact that Dayton's and Donaldson's had found it necessary to enter into vigorous competition with themselves in the first place, however, dramatized the force of the suburban surge."

¹⁰ Lawrence Irvin, "A Renaissance in Planning for Minneapolis," *Northwest Architect*, March-April 1959, 31, 53-55.

¹¹ "Minneapolis Faces the Future," *Buildings* 55 (June 1961): 32-35.

¹² Robert Cerny, "Minneapolis Must Revitalize Its Lower Loop," *Minneapolis Star*, July 25, 1955.

¹³ Paul Veblen, "Expansion of the Lower Loop Plan Asked," *Minneapolis Tribune*, September 2, 1955.

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its inhabitants: "Minneapolis, like every other large city in the country, has its area of flophouses, cheap bars, 'greasy spoon' eateries and beer joints where transient laborers, old-age pensioners and others seeking low-cost housing congregate." The city planning commission proposed moving the working-class population—overwhelmingly men—to dormitories on Nicollet Island, an idea rejected by both the lower loop and island residents. Ultimately, many of the area's transients simply went to other cities. Most of the remaining population resettled in other inner-city neighborhoods in Minneapolis.¹⁴

Relocation of local businesses was also a problem: "Resistance from many of the merchants in the area—particularly the night clubs, saloons, and liquor stores which number more than 60—must be expected." Property owners did, indeed, fight the redevelopment with a series of legal battles, sometimes supported by a fledgling group of historic preservationists. One lawsuit—over the fate of the landmark Metropolitan Building—reached the Minnesota Supreme Court, which upheld the HRA's condemnation power. This removed a major obstacle to the lower loop redevelopment plan.¹⁵

In April 1958, the HRA finally authorized an application to the federal government for a loan and grant totaling more than \$16 million for the redevelopment of a twenty-two-block area. "New 'Gateway Center' Area Plan Revealed," proclaimed a headline in the *Minneapolis Star* in December 1958. "In one fell stroke 40% of Minneapolis' downtown area will be razed and built anew," another publication reported. "The project . . . is billed as the nation's biggest single downtown development project encompassing 35 acres of the city's Lower Loop." In total, the urban renewal area—officially christened the Gateway District—totaled 68 acres, of which 35.5 acres were earmarked for private development.¹⁶

In February 1959, the HRA began assembling property in the urban renewal district with the acquisition of the Acme Box Lunch Building at 16 Washington Avenue North. In December of that year, it organized a celebration when the wrecking ball took aim at the Vendome Hotel at 17 South Fourth Street, the first official demolition of the urban renewal project.¹⁷

Even before the Vendome was reduced to rubble, the transformation of the Gateway district had begun. The Public Health Building opened in 1956 at the corner of Fourth Avenue and Fourth Street. The new Minneapolis Public Library at Nicollet and Third Street, the State Employment Security Building at

¹⁴ Frank Murray, "Vital Question of Gateway Project Is 'When Do We Start?'" *Minneapolis Star*, September 30, 1953; "Paul Bunyan Redevelopment Project."

¹⁵ Murray, "Vital Question"; Jay Edgerton, "Can We Clear Up City's Skid Row?" *Minneapolis Star*, July 11, 1955; Murray, "Shadow of Doom."

¹⁶ "City to Ask Grant for Lower Loop," *Minneapolis Star*, April 3, 1958; Randall Hobart, "New 'Gateway Center' Area Plan Revealed," *Minneapolis Star*, December 18, 1956; "Paul Bunyan Redevelopment Project," 36-38, 41; *Gateway Center Progress Report*; Daniel M. Upham, "Redevelopment Gets Up Steam," *Minneapolis Tribune*, July 10, 1960.

¹⁷ Abe Altowitz, "City Starts Buying Lower Loop Area," *Minneapolis Star*, February 20, 1959; Daniel M. Upham, "Wrecking Crews Start Lower Loop Work This Week," *Minneapolis Tribune*, December 6, 1959.

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Second Avenue and Third Street, and the Federal Courthouse at Fourth Street and Marquette were under construction by 1958; the state building opened in 1960 and the library and courthouse in 1961.¹⁸

By 1960, the efforts of downtown business leaders were beginning to bear fruit in the private sector as well, and not only in the urban renewal district. Construction was completed on the twenty-eight-story First National Bank Building at Sixth Street and Second Avenue, the tallest building erected downtown since the Northwestern Bell Telephone Building in 1932. Several parking garages were going up, and plans to renovate a number of existing office and other buildings had been announced.¹⁹

Northstar Center was on the block bounded by Sixth and Seventh Streets and Marquette and Second Avenues, kitty-corner from the F&M Building. Touted as "private urban renewal at its best," the development incorporated an existing office building, the Pillsbury Building, and added thirteen floors to the structure. More office space was in the new seventeen-story Cargill Building. The lower floors of the Cargill Building were part of a 1,000-car parking garage that also served as the base for a 215-room hotel. A tunnel connected the superblock to the Minneapolis Athletic Club across Second Avenue, and skyways across Seventh Street and Marquette Avenue provided connections to the Roanoke Building and the Northwestern National Bank Building, respectively.²⁰

To stimulate the private sector's interest in the Gateway area, the HRA sold the entire 35.5-acre parcel targeted for private ownership to a master developer, International Properties, in 1961. Among the most noteworthy buildings that resulted were a Sheraton hotel on Nicollet opposite the library, the Northwestern National Life Insurance Company headquarters by Gateway Park, and the neighboring Riverside Towers apartments. The hotel and Northwestern National Life opened in 1963, the Towers in 1964. "Regardless of what sins of complacency the city may have committed in the past," *Buildings* magazine observed in 1961, "the overriding fact is that Minneapolis is moving ahead on what is probably one of the most ambitious downtown developments in the entire country."²¹

The Nicollet Mall, a remarkable and extremely influential public-private effort, was also a product of the 1960s. Designed by the prominent landscape architecture firm Lawrence Halprin and Associates, the mall banished cars from Nicollet's retail corridor. Buses were contained on a sinuous path through a landscape designed to seduce pedestrians. The Nicollet Mall was an instant success, garnering international acclaim. The mall was extended to the south in the 1970s, providing a connection to a major urban renewal effort near Loring Park.²²

¹⁸ Hobart, "New 'Gateway Area' Plan"; "Minneapolis Faces the Future," 35.

¹⁹ Richard Saunders, "Downtown Enjoys 69-Million-Dollar Building Boom," *Minneapolis Tribune*, January 10, 1960.

²⁰ "Northstar Center," *Buildings* 55 (June 1961): 48-51.

²¹ Mack, "Gateways of Change," 39, 64; "Minneapolis Faces the Future," 35.

²² Saunders, "Downtown Enjoys Boom"; "Minneapolis Faces the Future," 35.

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Saving Downtown: Farmers and Mechanics Savings Bank

It was in this supercharged atmosphere that F&M made what proved to be its last stand, physically manifested by a towering addition to its facility at Sixth Street and Marquette Avenue. To understand the significance of the tower's construction, it is necessary first to examine the mission and evolution of the bank, which forged a singular course throughout its long history.

Entrepreneurs were quick to found banks as Minneapolis grew from a frontier village to a booming metropolis in the last half of the nineteenth century. Saint Anthony, which was later merged into its younger rival, Minneapolis, witnessed the opening of its first bank in 1854. "Most of the early bankers of the Twin Cities," a historian observed, "possessed neither ample capital nor banking experience." Banks could only receive charters from states during that period, so local banks were private until Minnesota was established in 1858. In 1863, the federal National Banking Act created a system of national banks.²³

Nineteenth-century banking laws prohibited commercial banks from offering savings accounts. As a result, most of the savings banks formed during this period had a "relationship" with a commercial bank and were, in actuality, the savings department of that bank. Most banks catered to businesses and the wealthy, but leading citizens—many of whom were directors of the commercial banks—also recognized the social and economic benefits of encouraging the lower classes to save money. To encourage thrifty habits, they incorporated F&M in 1874 "to receive on deposit such sums of money as may, from time to time, be offered therefor by mariners, tradesmen, clerks, mechanics, laborers, minors, servants and others, and to invest the same for the use, interest and advantage of the said depositors and their legal representatives." Unlike commercial banks with outside shareholders, F&M was a mutual savings bank. The depositors were the sole shareholders, so investors did not receive dividends. Its operations were overseen by trustees who were not compensated for their service (although they could be paid for duties above and beyond the usual course of business). While commercial banks could be organized under federal or state statutes, mutual savings banks were chartered only by individual states.²⁴

The concept of mutual savings had been developed in Europe in the late eighteenth and early nineteenth centuries. It first appeared in America in Pennsylvania, where the Philadelphia Saving Fund Society was formed in December 1816. Massachusetts issued the world's first charter for a mutual savings bank to the Provident Institution for Savings eleven days later. The trend gained momentum slowly until the Civil War, then rapidly accelerated. In 1875, the United States claimed 771 mutual savings banks with over two million accounts containing some \$924 million. Most were concentrated on the East Coast. The number of mutual savings banks had declined to about 517 by the middle of the next century, when

²³ Marion Cross, *Pioneer Harvest: The Story of Minneapolis and the Farmers and Mechanics Savings Bank* (Minneapolis: Farmers and Mechanics Savings Bank of Minneapolis, 1949), 50; Charles Sterling Popple, *Development of Two Bank Groups in the Central Northwest: A Study in Bank Policy and Organization* (Cambridge, Mass.: Harvard University Press, 1944), 31.

²⁴ *Ibid.*, 45; Hermon J. Arnott, *Approaching the Centennial* (Minneapolis: F&M Savings Bank, 1974), 36.

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Massachusetts held the lead with 186, followed by New York with 127 and Connecticut with 71. (By the early 1960s, these three states had “three-fourths of the number and over four-fifths of the assets of the nation’s mutual savings banks.”) The South had no mutual savings banks. Washington had four and Oregon one, but Minnesota was the only other outpost of mutual savings west of the Mississippi River—and F&M was its sole exemplar. Despite its lonely status, F&M ranked in the top fifty mutual savings banks in the nation by the mid-twentieth century.²⁵

F&M owed its existence to Aaron Denman Mulford, who became a strong promoter of mutual savings banks when he moved to Minneapolis in 1871 to cure his tuberculosis. Born into a prosperous New Jersey family, he began dabbling in real estate and insurance as a teenager. Before coming to Minneapolis at the age of thirty, he had been on the board of a local commercial bank and had helped found a mutual savings bank. Mulford saw the need for a mutual savings bank in his new community, which had a burgeoning population of working-class residents. His experience helped him recruit prominent Minneapolis businessmen to establish F&M. As F&M historian Marion Cross noted, “Most of the leading banks were represented among the incorporators: the Northwestern National Bank by two of its directors, the National Exchange Bank by its cashier, the City Bank by its assistant cashier, and the Merchants National Bank by a director.” Many of the men were from New England, the heart of the mutual savings bank industry.²⁶

Despite the worthy intentions of its founders, the bank did not prove to be an immediate success. In its first day of operation on October 10, 1874, F&M recorded ten deposits totaling \$787 at its office in the Nicollet House Hotel near Bridge Square. Business did not get much better in the following months. In 1875, Mulford was forced to resign and the bank was reorganized as a capitalized bank that could issue stock, a change that required a special act of the state legislature.²⁷

The bank moved to a new building on the corner of Washington and Nicollet Avenues in 1878. The following year, the company was reorganized again, returning to mutual savings bank status after another change in Minnesota statutes. Although this proved to be a fatal decision in hindsight, it seemed timely as the population of the bank’s targeted clientele soared. Minneapolis became the flour-milling capital of the world in the 1880s, employing thousands of workers, and other labor-intensive industries

²⁵ Cross, *Pioneer Harvest*, 47-48; National Association of Mutual Savings Banks, *Annual Report, May 1960* (N.p.: National Association of Mutual Savings Banks, 1960), 23; National Association of Mutual Savings Banks, *Mutual Savings Banking: Basic Characteristics and Role in the National Economy* (Englewood Cliffs, N.J.: Prentice-Hall, 1962), 4, 29. The latter publication noted that: “This narrow geographical concentration stems from several factors. First, when most existing savings banks were established, the wage-earning class was largely confined to the industrialized northeastern section of the country. Second, by the time that significant urban population had developed in the predominantly agricultural and mining region farther west, commercial banks and savings and loan associations had become well established in the savings account field. . . . Third, the amount of funds required to organize a new savings and loan association is much smaller than that required of the incorporators of mutual savings banks. . . . Finally, the absence of statutory authorization for the establishment of savings banks in all but eighteen states hindered the extension of mutual savings banking beyond its present geographical limits.”

²⁶ Cross, *Pioneer Harvest*, 51-53.

²⁷ *Ibid.*, 45, 55-56, 62-66.

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also prospered. F&M finally seemed to have found its place in the local economy. Deposits jumped from \$300,000 in 1880 to over \$2 million five years later.²⁸

The bank moved again in 1886, then purchased land for its own building at 115 South Fourth Street in 1889. When it opened in 1893, the new building was the first in Minneapolis to be built specifically for a bank.²⁹ The location reflects the early decline of the Bridge Square area and the movement of financial institutions to the south and east. F&M's new site was just east of Marquette Avenue, which became downtown's financial axis. It paralleled the growing retail corridor, Nicollet Avenue, a block to the west.³⁰

As the twentieth century progressed, the city's financial core continued to migrate south, leaving the F&M Building behind. According to historian Cross: "It had become increasingly apparent that Fourth Street seemed out of the way and inconvenient to shoppers and people unaccustomed to that location. Old depositors remained faithful, but the bank attracted few new depositors, young ones especially. In spite of the renovations made in 1929 there was no getting around the fact that the forty-six year old building had begun to deteriorate."³¹ The same was true for many of the buildings in the vicinity. The heart of skid row, Washington Avenue, was only two blocks away, and its seedy edge extended to Fourth Street. Within a few years, the line for the urban renewal district would be drawn down Fourth Street, resulting in wholesale demolition of the buildings across the street from the bank.

In addition to the problem of its location, F&M also faced a shortage of space. The bank had doubled the size of its building in 1908, but had to lease office space in an adjacent building by the late 1920s, hardly the most efficient arrangement for conducting business. Any thoughts of addressing these issues were put on hold, though, as the bank weathered the 1929 stock market crash, bank runs, and other economic woes of the Depression.³²

Despite these challenges, business remained relatively good and F&M's underlying financial capacity was strong. In comparing banks in the Twin Cities in the late 1920s, historian Charles Sterling Popple said of F&M: "Its management, noted for its conservatism, had fostered the accumulation of a large surplus and substantial reserves. . . . It invested generously in local real-estate mortgages, farm mortgages, term loans, and corporate and municipal bonds." Deposits increased fifteen-fold between the time the bank had moved to Fourth Street and the late 1930s. This followed a national trend, according to a study of mutual savings banks: during the Depression, "total savings accounts fell off sharply, while mutual savings bank deposits increased, reflecting the widespread confidence of the public in the safety of savings banks." With the Depression still haunting many sectors of the nation's economy, the bank

²⁸ Ibid., 67-74, 92.

²⁹ Ibid., 100. This building was listed in the National Register of Historic Places in 1984 for its architectural significance (Criterion C).

³⁰ Arnott, *Approaching the Centennial*, A-4.

³¹ Cross, *Pioneer Harvest*, 158.

³² Ibid., 120.

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quietly started shopping for a new location. It soon settled on a lot at the northwest corner of Sixth Street and Marquette Avenue, land that had sold for \$750,000 in the wild speculation of the late 1920s. By concealing its identity during the negotiations, F&M was able to pick up the parcel for \$250,000 in 1939.³³

To create the bank's new edifice, the trustees initially retained York and Sawyer, a New York architectural firm with a well-established reputation for traditional bank design. When York and Sawyer's Neo-Classical concept proved disappointing, however, F&M turned to McEnary and Krafft, which had been serving as the local liaison for the New York architects. Based in Minneapolis, the firm was established in 1934 by Dale R. McEnary and Edwin W. Krafft. McEnary, born in 1890, attended public schools in Minneapolis. He spent several years in the civil engineering program at the University of Minnesota before studying architecture at MIT, where he received a BS degree in 1914. Krafft was born in 1901 and, like McEnary, attended Minneapolis public schools. He went to Dartmouth College for a time, then switched to the University of Minnesota, where he earned a BS degree in architecture in 1924. He gained experience with Minneapolis architects Magney and Tusler from 1926 to 1931, and apparently worked for McEnary, who was in partnership with another architect, from 1931 to 1934. In the first years after McEnary and Krafft joined forces, they had no opportunity to gain experience with large commercial buildings because of the hiatus of construction during the Depression. The partners did, though, establish a successful track record in residential design. Their first joint project was a Lake Minnetonka country house for Rufus R. Rand, (later converted into the executive headquarters of international grain merchant Cargill). The firm's association with the Minneapolis elite may have been to the credit of Krafft, a great-grandson of missionary Samuel Pond, one of the area's first settlers.³⁴

The F&M commission marked an important turning point for McEnary and Krafft. A history of the architectural firm acknowledged that "their pre-World War II work culminated in the design of the Farmers and Mechanics Savings Bank," and continued: "As the years went on many clients returned to M&K again and again, and the firm developed close, continuing relationships with many organizations. Primary among these happy, long-term associations is the one with Farmers and Mechanics Bank. Since the late 1930's the firm has performed all architectural services for the Bank including design of the major office building addition completed in 1962." McEnary and Krafft's work with F&M led to other bank commissions: First Edina National Bank, a bank on the southeast corner of Lake Street and Bloomington Avenue, the Twin City Federal Bank (TCF) branch on Sixty-sixth Street in Edina, and alterations at other TCF facilities.³⁵

³³ National Association of Mutual Savings Banks, *Mutual Savings Banking*, 5-6; Popple, *Development of Two Bank Groups*, 124; "Bank Awards Contract for New Building," *Minneapolis Tribune*, December 22, 1940; Cross, *Pioneer Harvest*, 158.

³⁴ Julie Yanson, *The Design Decade, 1931-1941*, F&M Marquette National Bank exhibit brochure, 1983, n.p.; "Edwin William Krafft," biographical profile, available at Northwest Architectural Archives, Elmer L. Andersen Library, University of Minnesota, Minneapolis; "E. W. Krafft Dies; Designed City Library, Other Landmarks," *Minneapolis Star and Tribune*, November 27, 1986.

³⁵ Cross, *Pioneer Harvest*, 159; "McEnary, Krafft, Birch and Kilgore, Inc., Architects," pamphlet, n.p., n.d., available at Northwest Architectural Archives, Elmer L. Andersen Library, University of Minnesota, Minneapolis; "Edwin William

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McEnary and Krafft's "preliminary sketches were approved in December 1939," Cross explained, "but it took another year to prepare the final plans. At that time office space was still going begging, so there was never any question of putting up a tall building; however, as the plot was larger than necessary, two stores were planned for rental purposes. Like anyone who ever has built, the trustees were a little surprised at the final estimate. They lopped off the garage that would have cost \$160,000." Costs would have been even higher if the construction had been delayed, because the onset of World War II was soon to create severe shortages of building materials.³⁶

Madsen Construction was selected as the general contractor in December 1940. Site work was initiated the following month. F&M's new facility opened on March 2, 1942, only fourteen months after the start of construction. The main banking hall was a handsome, lofty space lined with teak paneling and trimmed with red Italian marble. A row of tables—some with chairs, some meant for use by standing customers—were arrayed along the long, north-south centerline of the banking hall. They were ornamented with a Greek key motif that was repeated on the stone floor. To the west were tellers' cages edged by a continuous marble counter. Another long counter on the east side of the room created a workspace for the desks of executive staff. Executive offices were tucked beneath the east windows. North of the banking hall was a five-story tower housing bank offices, a cafeteria, and other amenities. Connecting the banking hall and tower was a lobby with a sleekly curved stair that rose from the basement to the second floor. Bronze railings were smooth bands accented by a single bead-and-reel course.³⁷

"While modern in feeling," historian Cross observed, the new building was "not typical of the modern style. . . . Depositors were relieved that the bank was not in the new 'ultra-modern' style. . . . The exterior of the new bank, pink-buff Kasota limestone with dark red Ortonville granite trim, is plain but not severe." Another source notes that the Kasota stone was quarried near Mankato, Minnesota, and the granite came from Cold Spring quarries near Saint Cloud, Minnesota.³⁸

The bas-relief ornamentation on both the interior and exterior were designed by Warren Mosman (1908-1966), a local sculptor who taught at the Minneapolis School of Art (now the Minneapolis College of Art and Design). A dozen medallions in the banking hall, carved by local craftsmen, symbolize agriculture, mining, lumbering, and other industries that are products of Minnesota's natural resources.

Krafft"; "E. W. Krafft Dies." The firm added partners as the original partners aged. McEnary passed away in 1964, and Krafft retired in 1969. Merrill A. Birch and Robert A. Kilgore became partners of the firm in 1963, and it was renamed McEnary, Krafft, Birch and Kilgore in 1967. Krafft had a disabling stroke in 1976 and died a decade later.

³⁶ Cross, *Pioneer Harvest*, 159; "Farmers and Mechanics Bank Exhibits Model of Its New Office Building," *Minneapolis Tribune*, March 16, 1941.

³⁷ "Bank Awards Contract"; Cross, *Pioneer Harvest*, 160; McEnary and Krafft, "Interior Lighting Photographs of the Farmer's and Mechanic's Bank," available at Northwest Architectural Archives, Elmer L. Andersen Library, University of Minnesota, Minneapolis.

³⁸ Cross, *Pioneer Harvest*, 160; Kenneth D. Ruble, "Under Your Hat," *Minneapolis Star*, December 4, 1941.

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The architectural treatment of the main doorway on Sixth Street was inspired by New York's Rockefeller Center, a recent development at the time the design for the bank was conceived. The large relief carvings of a farmer and a mechanic flanking the Sixth Street door were also of Mosman's design. First created as a plaster cast, they were carved in stone on-site by Italian-immigrant artisans from Saint Paul. The general design of the expansive window between the sculptures was initiated by McEnary and Krafft. "Based on the architects' ideas for an ornamental window," according to a pamphlet on the building, "Mosman drew detailed sketches and made plaster molds for each of the panels; the molds were then sent to Corning Glass in New York for fabrication."³⁹ A bas-relief carving of a dog on a money chest, a modernized version of the corporate seal adopted in 1874, ornamented the Marquette facade. Savin junipers raised by a local greenhouse were planted at the base of the building along Marquette, a selection of bank treasurer and amateur horticulturalist Albert Crosby.⁴⁰

Clouds on the Horizon

It did not take long for F&M to grow into—and out of—its new facility. When the bank moved to the corner of Sixth and Marquette in 1942, it had 110 employees and assets of \$74 million. By the late 1950s, its staff had more than doubled and its assets had jumped to over \$300 million. In less than two decades, F&M had again reached a critical juncture.

The bank's board of trustees had always had the capacity to deal with challenges. Given F&M's mission of providing banking facilities to the working class, the board attracted powerbrokers and blue-bloods who felt an obligation to serve.⁴¹ Traditionally, the list of trustees featured names from the city's old guard—Crosby, Heffelfinger, Pillsbury, DeLaitre, Kingman—as well as executives from prominent local corporations such as Northrup King, Honeywell, Dayton's Department Stores, Northwestern National Life Insurance Company, and the Jefferson Transportation Company. Politicians, newspaper editors, and University of Minnesota administrators and faculty were also members of the board. The trustees and bank executives belonged to the city's most exclusive clubs and served on a variety of corporate and charitable boards. Despite their talents, experience, and connections, however, these men found themselves confronted in the 1950s by three forces over which they seemed to have little control: the growth of suburbia, the bank's charter, and increasing urban decay.⁴²

Suburbanization redefined America after World War II. As the population of Minneapolis, like other major cities around the nation, began to shift away from the urban core, banks wanted to follow their customers. Existing statutes allowed federally chartered savings and loans and credit unions to establish branch banks. State-chartered savings and loans could as well after a favorable ruling from Minnesota's

³⁹ Yanson, *Design Decade, 1931-1941*, n.p. Others have credited James Caldwell with the design of the window; see 7:2.

⁴⁰ The model for the updated design was Launcelot Seaforth von Hexengold, a 161-pound, prize-winning Great Dane, reputed to be the largest dog in Minnesota at that time (Ruble, "Under Your Hat").

⁴¹ "Progress Report, 1962," advertisement, *Minneapolis Tribune*, January 2, 1963; Arnott, *Approaching the Centennial*, B-1 – B-15.

⁴² Arnott, *Approaching the Centennial*, E-1; "Picture Magazine," *Minneapolis Sunday Tribune*, June 30, 1963, n.p.

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attorney general in the early 1960s. F&M's mutual savings bank charter, however, restricted its operations to a single location. The bank asked the state banking commissioner for a variance in 1958, but the following year the attorney general confirmed the restriction.⁴³

Given the rapid migration of its customer base, it was imperative for F&M to gain equal footing with its competition. The bank initiated a major campaign at the Minnesota statehouse for a revision of its charter to allow it to open branch banks in Hennepin County. F&M's lobbying was rebuffed by several sessions of the legislature, though, thanks to intense opposition by the Independent Bankers Association (IBA). The *Minneapolis Star* explained: "Independent bankers have feared that extension of branching privileges to Farmers & Mechanics would open the door to branching by commercial banks, now prohibited by state law."⁴⁴

F&M tried another tactic, going to court to fight the restrictions. The case ultimately went to the state supreme court, which ruled against F&M in 1960. F&M was equally unsuccessful in seeking a favorable opinion from the U.S. Comptroller of the Currency who, like the IBA, felt that allowing branches for F&M would set a bad precedent for commercial banks.⁴⁵

F&M made a more desperate move in 1964, "taking its case for branch banking into enemy territory," according to the *Minneapolis Star*. Bank president Hermon Arnott and other bank representatives appealed to bankers and politicians in Rochester, Duluth, and other outstate communities in a series of dinner meetings. They had polite receptions except at Saint Cloud, "the heartland of the Independent Bankers Association." Ben DuBois, the association's founder, "raised the charge that a Minneapolis 'establishment' or 'hierarchy' is trying to control banking throughout the state. . . . If you open the door to branch banking, we're licked." Although Arnott assured them that "we have no ambitions beyond our natural trade area—Hennepin County," DuBois and the IBA were not convinced.⁴⁶

F&M's efforts continued without success. A decade later, Arnott grouched that F&M "has the dubious distinction of being the largest mutual savings bank, not only in the United States but anywhere in the Free World, which is forced to operate without branches."⁴⁷

F&M's long struggle finally ended in 1979 when the state relented on the branch banking issue. The bank opened its first branch at the suburban Southdale shopping mall. The branch attracted \$33 million in new deposits the first year and almost as many the next. F&M launched another branch in a northern suburb, Brooklyn Center, late in 1980, with plans for yet another in the following year. At the same time, it initiated an application for a federal charter, which would significantly broaden its products and

⁴³ Arnott, *Approaching the Centennial*, A-10 – A-11.

⁴⁴ Harold Chucker, "F&M Has Expansion Idea," *Minneapolis Star*, September 19, 1962; Harold Chucker, "Savings Bank Again Requests Permission to Set Up Branches," *Minneapolis Star*, February 29, 1963.

⁴⁵ Chucker, "Savings Bank Again."

⁴⁶ Harold Chucker, "Farmers and Mechanics Takes Branch Fight Out Into State," *Minneapolis Star*, July 30, 1964.

⁴⁷ Arnott, *Approaching the Centennial*, 42.

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services.⁴⁸ It turned out to be too little too late, as other problems besieged the battle-weary bank. In the meantime, while waging the crusade for branch banking, F&M had done its best to keep its flagship location afloat in a time of urban transition.

A Towering Presence

The flip side of suburbanization was the decline of urban centers. As described above, Minneapolis began to fight back in the 1950s. F&M was in the middle of the melee. Given its inability to expand to the suburbs, the bank had little choice but to focus on its downtown operations. As the 1950s advanced and the city's urban renewal efforts crawled at a snail's pace, the trustees realized that the bank's sole location would be threatened by the continued deterioration of the urban core. Having witnessed the downhill slide of the bank's old neighborhood on Fourth Street in the 1930s, F&M's leaders were well aware that the same thing could happen at their Sixth Street location. Bank executives and trustees played a major role, mostly behind the scenes, in forwarding the city's urban renewal agenda through involvement with the Downtown Council and other organizations.

F&M's most visible charge in the urban renewal battlefield was its announcement in April 1961 of plans for a \$5 million expansion of the building at Sixth and Marquette, an initiative launched internally in 1959. The building and furnishings ultimately cost some \$6 million, "the largest single investment which the Bank has ever made, all financed out of current cash receipts," according to the bank's 1962 annual report. The office building addition more than doubled the facility's size, adding 113,000 square feet to the existing 73,000 square feet. Six stories topped the five-story tower behind the banking hall, and a new eleven-story tower edged the hall to the west. The addition, like the original structure, was designed by the architectural firm McEnary and Krafft, which was working on the Minneapolis Public Library during the same period. Engineering services were provided by Evans, Michaud, Cooley, Hallberg and Erickson. Naugle-Leck was selected as the general contractor. Construction of the addition began a few months after the announcement with the demolition of the single-story west wing of the 1942 banking house and the adjacent retail structure. Departments displaced by the construction moved to temporary offices in nearby buildings.⁴⁹

Bank executives were joined by Commissioner of Banks Gerald L. Bryan and Samuel W. Hawley, president of the National Association of Mutual Savings Banks, for the laying of the cornerstone on February 16, 1962. A time capsule, scheduled to be opened in 2000, contained "important Bank documents and various items of significance in the Minneapolis area for the years 1961 and 1962,"

⁴⁸ Jim Fuller, "F&M Merger Was Many-Sided Rescue Effort," *Minneapolis Tribune*, February 28, 1982; Goldman, Sachs and Company, "Confidential Supplemental Memorandum: The Farmers and Mechanics Savings Bank of Minneapolis," 5, available in John DeLaitre Papers, Box 6, Minnesota Historical Society, Saint Paul.

⁴⁹ "F&M Bank to Rise to Eleven Stories," *Minneapolis Star*, April 25, 1961; "The Farmers and Mechanics Savings Bank of Minneapolis Report for Trustees Year Ending December 31, 1962," 2c, available in John DeLaitre Papers, Box 6, Minnesota Historical Society, Saint Paul; "Now That Construction Is Completed . . .," *Scraps*, 1963 special edition, 4-5; *Scraps*, November 1961, n.p.

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including "photographs of the Minneapolis skyline and the lower loop redevelopment area." F&M president John DeLaitre remarked on the importance of the event: "This ceremony marks a significant milestone in the growth of our 87-year-old thrift institution, but of more importance is the necessity, we feel, of preserving evidences of our present culture and society for posterity."⁵⁰

The office building, with a curtain wall of blue-green porcelainized-enamel panels in an aluminum grid, quickly became a downtown landmark. By autumn 1962, departments were moving into their new offices. In December, the mortgage department began serving clients in its 25,000-square-foot space—more than three times the area that it had occupied previously. "The totally new and larger quarters for our mortgage department is one of the most notable features of this building program," observed President Arnott.⁵¹ The official opening of the new facility was celebrated with a week of festivities from June 24 through June 30, 1963, beginning with VIP tours. Saturday, June 29, was reserved for F&M employees and their families, and about 20,000 members of the general public thronged the building the next day, despite an oppressive heat wave.⁵²

The highlight of the main floor continued to be the 1942 banking hall. A drive-in bank facility was in the base of the office building to the west. Between the banking hall and the drive-in bank was an escalator to the second floor, where the remodeled school savings department served about 100,000 young depositors. The mortgage department was also on the second floor, continuing up to the level above. A walkway through the mortgage department and a pedestrian bridge over the alley connected the bank with the J. C. Penney department store fronting on Nicollet, one of the first "skyways" in what was to become an extensive system linking most buildings in downtown Minneapolis.⁵³

A number of internal operations were grouped on the fourth floor including accounting, advertising, and personnel. Executive offices and the legal department were on the fifth floor. The tenth floor held a cafeteria, a lounge, a 211-seat auditorium, and meeting rooms for the use of the bank and building tenants, replacing amenities on the fifth (top) floor of the original bank that were displaced by the office

⁵⁰ DeLaitre quote in "Cornerstone Ceremony Features Time Capsule," *Scraps*, Spring 1962, 2. See also "Farmers & Mechanics Dedicates Cornerstone of New 11 Story Addition," advertisement, *Minneapolis Star*, February 15, 1962.

⁵¹ Arnott became bank president upon the departure of John DeLaitre, who was appointed to the Federal Home Loan Bank Board by President Kennedy in 1962; Arnott, *Approaching the Centennial*, A-12. See also: "Recent Pictures of Building Progress," *Scraps*, Fall 1962, 9; Pat McCarty, "F&M Bank to Open New Facilities," *Minneapolis Tribune*, December 23, 1962.

⁵² "Now That Construction"; "Progressing Steadily," *Scraps*, Spring 1962, 11.

⁵³ "Picture Magazine," n.p.; "Officers of Minnesota's Only Mutual Savings Bank Give You the Highlights of the Year's Accomplishments," advertisement, *Minneapolis Star*, January 1, 1962. The drive-in facility opened on January 21, 1963, ahead of the rest of the new construction. Cars entered by taking a left from one-way Sixth Street. They drove to the turntable, which did a 180-degree revolution in thirty seconds, providing access to three teller's windows. "If you live within 20 miles of the Loop," an advertisement claimed, "you should be able to drive from your home to an F&M teller in a matter of minutes." The advertisement included "an approximate timetable for average traffic conditions" from a number of locations, the shortest being Golden Valley, Robbinsdale, Saint Anthony, and Saint Paul (all fifteen minutes) and the furthest Excelsior (forty minutes). "Progress Report Number 1 for 1963," advertisement, *Minneapolis Star*, January 17, 1963.

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building's expansion. The bank had learned from previous facilities to plan for growth: office space on the sixth through ninth floors was to be leased to other businesses until needed by the bank. The partial eleventh floor held mechanical equipment; the remaining area was a roof garden. The lower level held a safe deposit facility and a state-of-the-art data processing center. The *Minneapolis Sunday Tribune* marveled: "The latest in electronic data processing keeps all bank operations on a *daily* accounting basis."⁵⁴

Interest vs. Investment: Between a Rock and a Hard Place

The completion of the new addition should have been a time of unconditional celebration. Business appeared to be good—the bank could point to assets of \$420 million and over 245,000 savings accounts, more than any other savings bank in Minneapolis. The bank's trustees and executives, though, could not ignore ominous market trends.⁵⁵

The erosion of the bank's downtown customer base was only one of their worries. Historically, F&M's strengths were standard savings accounts and mortgage lending. The bank paid interest on its savings accounts from earnings generated by its investments, including its portfolio of mortgage loans. In 1963, some 27,000 mortgages totaling about \$300 million made up 70 percent of the bank's assets.⁵⁶

By the 1960s, certificates of deposit (CDs) were growing in popularity, eroding the flow of money into savings accounts. CDs paid a higher rate of interest than standard savings accounts. In 1964, for example, the bank's average CD was \$6,000 and paid 4.25 percent semiannually, while the average savings account of \$2,400 earned only 3.75 percent. The trend in the 1960s was, not surprisingly, for larger depositors to shift money to the higher yielding accounts, which had a higher minimum deposit. If this continued, President Arnott worried, the bank would "inevitably be serving mainly the big depositors" and slighting, or abandoning, the "mariners, tradesmen, clerks, mechanics, laborers, minors, servants, and others" it was founded to benefit.⁵⁷

By the late 1970s, F&M executives recognized that returns from mortgage loans and other investments were not keeping up with the surging interest rates demanded by depositors. They added staff with experience in commercial banking in an attempt to improve and diversify operations, but to no avail. While F&M was profitable in 1979, earning \$3.5 million, its deposits dropped \$12 million. Even worse, remaining deposits were shifting from passbook savings accounts to higher interest-bearing certificates of deposit, presaging serious trouble for the institution. F&M lost \$6.5 million in 1980 and \$28.4 million in 1981 as it paid interest rates of around 10.7 percent while earning around 8.7 percent from mortgages

⁵⁴ "Picture Magazine," n.p.; "Officers of Minnesota's Only Mutual Savings Bank"; "New Computing System Installed" and "President Makes Semi-Annual Report," *Scraps*, November 1961, 10-11; "Tenth Floor Facilities," *Minneapolis Star*, October 23, 1967.

⁵⁵ "Picture Magazine," n.p.; Chucker, "F&M Expansion"; Chucker, "Savings Bank Requests."

⁵⁶ "Picture Magazine," n.p.

⁵⁷ Harold Chucker, "F&M Booms Along at 90," *Minneapolis Star*, October 2, 1964.

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and other investments. Unlike other banks, F&M could not issue stock to raise additional capital; it had to rely on retained earnings. "F&M, weighed down by its anachronistic savings bank charter, was sinking in a sea of low-rate mortgages and high-rate savings and borrowings," the *Minneapolis Tribune* reported.⁵⁸

Federal and state regulators took notice. In September 1981, the Minnesota Banking Division, in consultation with the Federal Deposit Insurance Corporation (FDIC), ordered F&M to cut costs, increase liquidity, and initiate planning for a possible merger if interest rates remained high. Interest rates refused to budge. By October, F&M was quietly spreading the word that it would welcome a buyout. By December, state and federal regulators were setting the stage for a sale.⁵⁹

In mid-February 1982, a *Minneapolis Tribune* reporter prophesized: "Farmers and Mechanics Savings Bank of Minneapolis is a tough old bird. It survived a run on its deposits in 1886 and the nationwide bank panics of 1893 and 1907. . . and it withstood the great Depression. . . It is going to survive the great thrift-institution earnings squeeze of the late 1970s and early '80s, too."⁶⁰ Later that month, his prediction was proven wrong. The end came during an intense weekend of negotiations after several rounds of bidding by state and national banks. All offers required a substantial investment by the FDIC. In the end, the lowest bid—the one requiring the least subsidy—came from Bank Shares, a Minneapolis-based bank holding company headed by Carl Pohlad. F&M was merged with one of Bank Shares's subsidiaries, Marquette National Bank of Minneapolis. The new entity, with \$1.35 billion in assets, \$108 billion in capital, and 300,000 customers, was suddenly the fourth-largest bank in Minnesota. F&M was history, leaving as its most lasting legacy the distinctive building at the corner of Sixth and Marquette.⁶¹

In 1992, Pohlad sold the building, along with his Twin Cities banks, to First National Bank of Minneapolis (later U.S. Bank). The banking hall continued to serve its original function for the new owner, even after First Bank sold the building to a local limited-liability corporation in 1997 for \$4.8 million. At that time, however, the bank vacated much of the office building. The buyers initiated a major rehabilitation of the office space and attracted a number of new tenants, putting the revitalized property up for sale in August 1998. In December of that year, investors represented by Hart Advisers of Simsbury, Connecticut, acquired the building and its neighbor to the north (510 Marquette) for over \$30 million. In 2005, the F&M Building is again largely vacant and awaiting redevelopment.⁶²

⁵⁸ Fuller, "F&M Merger"; National Association of Mutual Savings Banks, *Mutual Savings Banking*, 6; Harold Chucker, "Final Years, 1974-1982: Farmers & Mechanics Savings Bank of Minneapolis," available in John DeLaitre Papers, Box 6, Minnesota Historical Society, Saint Paul.

⁵⁹ Fuller, "F&M Merger."

⁶⁰ Jim Fuller, "Troubled F&M has Survived Storms Before," *Minneapolis Tribune*, February 14, 1982.

⁶¹ Fuller, "F&M Merger."

⁶² John Hoogesteger, "Pohlad Sells Banks to Wells Fargo," *Minneapolis-Saint Paul Business Journal*, October 5, 2001; Peter Kafka, "First Bank Sells Its F&M Building for \$4.8 Million," *Minneapolis-Saint Paul Business Journal*, January 27, 1997; Dirk Deyoung, "Two Revamped Landmarks Trade," *Minneapolis-Saint Paul Business Journal*, January 1, 1999.

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F&M's Historical Significance

As a long-lived mutual savings bank, F&M was a unique institution in Minneapolis. While the restrictions that applied to mutual savings banks proved the source of F&M's undoing, the bank's mission exemplifies the community spirit that has been a Minneapolis hallmark from the time of its founding. The concept of encouraging and enabling thrift in the working class struck a chord with the New Englanders who formed the city's business and philanthropic elite.

There are many examples of F&M going above and beyond standard banking practices to serve the community. One was the school savings program, which offered students in Minneapolis public grade schools the opportunity to have their own bank accounts. When a local charity that had founded the program in 1903 wanted to abandon it five years later, F&M came to the rescue, even though the bank's manager was certain that the program would lose money. The trustees' motives, of course, were not completely altruistic: they hoped to maintain customer loyalty as the children grew to adulthood. At the same time, though, they believed that it was F&M's moral responsibility to instill in children the habit of saving, and to use the program to introduce practical economics and mathematics through the schools. Parochial and suburban schools were later added to the program. By the mid-twentieth century, the bank was able to conclude that "in spite of all the effort and the expense, it has been a worthwhile investment in the future of the city."⁶³

The bank was also committed to innovation. Around the turn of the century it had been among the first banks in the region to install telephones. In 1974, it became the first in the nation to allow bill-paying by telephone.⁶⁴ The incorporation of an early skyway into the 1963 tower addition is another instance of F&M being on the cutting edge.

The bank's most substantial public service, however, was its decision to draw a line in the sand against urban decay by expanding its facility at Sixth and Marquette. Instead of moving south to a safer location as it had in 1942, the bank added a substantial tower as a sign of its commitment to the city's resurgence. The fact that the 1963 time capsule had photographs of the Gateway redevelopment area indicates how closely the bank's expansion and the city's revitalization were linked in the minds of bank leaders. This was even more clearly stated in a quote from President Arnott in the *Minneapolis Tribune* in December 1962: "When our building program is completed next May, we feel we will have made a major contribution to the tremendous growth and redevelopment of downtown Minneapolis."⁶⁵

The tower was finished as momentum was building in the Gateway urban renewal district. The nineteen-story Sheraton Hotel and a six-story office building for International Business Machines were going up. Plans had been announced for new corporate headquarters buildings for Northern States Power and

⁶³ Cross, *Pioneer Harvest*, 120, 152-156; Arnott, *Approaching the Centennial*, A-5.

⁶⁴ Fuller, "Troubled F&M."

⁶⁵ McCarty, "F&M Bank."

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Northwestern National Life Insurance, for an office for the federal Food and Drug Administration, and for two apartment towers. Another sign of the improved health of the urban core was the construction of three new hotels on the south end of downtown. In January 1963, a reporter for the *Minneapolis Tribune* observed that "Minneapolis' skyline—and perhaps its personality—are being transformed by swift and dynamic growth, paced by a \$100 million upheaval in the heart of downtown." Among the projects listed was F&M's expansion, which "adds a dash of color to downtown with its L-shaped curtain wall of blue and green."⁶⁶

The tower's completion inaugurated a time of transition for F&M as well. In *Approaching the Centennial*, a history of the bank published in 1974, Hermon Arnott reflected on the bank's recent evolution. Arnott had a long-term insider's perspective on the bank, having been hired initially as a securities investment specialist and then serving as the company's president from 1962 to 1969, when he became chairman of the board. "If our story has a theme," Arnott wrote, "it can probably be best summarized by the single word CHANGE." The past decade, he continued, "is well worth attention. In several respects it saw the culmination of developments which got under way earlier and which appeared to gain ever increasing importance as the century drew to a close. These involved policy changes at F&M, new and more imaginative thinking in respect to investments, operations, personnel and marketing, adjustments in the area of community affairs, and an avowed effort on the part of trustees and officers to redefine the basic purposes of a mutual savings bank at that moment in time, to identify objects and sharpen procedures."⁶⁷

Arnott noted that "this decade held a portent for the future, and one cannot pass by at this point without trying to look ahead."⁶⁸ Little did he imagine that F&M would cease to exist only a few years later. While the 1963 addition did not ultimately herald the bank's long-term success, it remains as a symbol of the change that characterized F&M—and the city of Minneapolis—in the early 1960s, change that led to the demise of one and the renaissance of the other.

Despite this unhappy ending, the bank's history is tightly entwined with the early growth and maturation of Minneapolis. This relationship was the theme of an article entitled "A City and a Savings Bank" written by Russell W. Fridley, director of the Minnesota Historical Society, during the bank's optimistic centennial year. "F&M has grown with Minneapolis," Fridley asserted. "It is a pioneer in many ways—it pioneered the mutual savings idea which prospered in the North Star State. Its leaders were from pioneer families who helped to lay the foundations of Minneapolis—and many of whose descendants have occupied and continue to occupy leadership positions in the bank. Its founders had broad interests in

⁶⁶ Pat McCarty, "City Sparkles Below New Skyline: Public, Private Initiative Join for Progress," *Minneapolis Tribune*, January 13, 1963.

⁶⁷ Arnott, *Approaching the Centennial*, 2-4.

⁶⁸ *Ibid.*, 4.

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business and in civic affairs. This tradition continues to thrive and enrich the civic and cultural life of Minneapolis.”⁶⁹

Given this legacy, the F&M Building merits National Register designation under Criterion A for its association with the state’s premiere mutual savings bank, which pursued its singular mission for over a century.⁷⁰ Both the 1942 banking house and the 1963 office building mark important phases of the bank’s growth. The structure is also a palimpsest of broader economic trends that greatly influenced America in the mid-twentieth century. The 1942 construction was a vote of confidence that America was recovering from the financial hardship of the Depression, while a prominent feature of the 1963 office building was the mortgage department—the 1942 building could not accommodate the activity generated by the explosion in home ownership in the post-World War II years.

The building is also eligible under Criterion A as an outstanding example of the private sector’s answer to the problems besetting Minneapolis in the mid-twentieth century. F&M’s 1942 building was a “flight” reaction to urban decay; the 1963 office building was an unequivocal strike against that decay. The F&M Building, particularly the 1963 addition, was a sign that the city was willing to fight for its life. The 1950s and 1960s were a turning point for Minneapolis, which subsequently gained a reputation as one of the most livable cities in the country.

The Architectural Significance of the F&M Building

The F&M Building dates from an important period of transition in American architecture, and its two phases exemplify that transition. The original 1942 structure took its inspiration from the Streamline Moderne style of the 1930s. New York’s Rockefeller Center was a model for F&M’s architects and artists. On a local level, the form (a commanding center unit flanked by lower, muscular “shoulders”), materials (light-colored masonry), and articulation (smooth exterior surfaces ornamented with bas-relief stone carvings) are similar to a building just down the street that was produced by the Public Works Administration in 1936: the Minneapolis Armory.⁷¹

While the character of the 1942 building was lightened by the tall decorative window on Sixth Street and the rows of windows along the east and west sides of the banking hall, the building’s overall character was of solidity and weight. The onlooker could not help but be impressed by the building’s connectedness to the ground. Like the Minneapolis Armory, the bank communicated stability and invulnerability. The architecture assured depositors that their money was safe at F&M.

⁶⁹ Russell W. Fridley, “A City and a Savings Bank,” *Hennepin County History*, Fall 1974, 21.

⁷⁰ The bank’s late nineteenth-century building at 115 South Fourth Street received designation only for its architecture and not for its association with F&M.

⁷¹ The Minneapolis Armory, located at 500 South Sixth Street, was listed in the National Register in 1985 for its architectural significance.

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F&M's office building, designed by the same architects only two decades later, is of an altogether different character. While the stone facade facing Sixth Street is clad in the same material as the earlier structure, the young upstart has clear allegiance to the International Style. The stamped-out windows on the asymmetrical facade seem to have taken their cue from the computer punch cards that were just beginning to transform America. The remaining area, an inverted "L", is as elegant as a Barcelona chair. The new stone facade is also distinguished from the old by the way it meets the ground: rather than the firm stance exhibited by the 1942 structure, the base of the new section is recessed, leaving the stone facade floating above.

The addition's embrace of a new, lighter aesthetic is even clearer on the curtain walls that rise above the banking hall. Flaunting an unabashedly machine-made aesthetic, the window and panel units are an interchangeable kit of parts made of thoroughly modern materials: a sleek aluminum framework, single-pane pivoting windows, and porcelainized-enamel metal panels.

F&M joined other rebels in the celebration of the International Style, which was not exhibited on a large scale in downtown Minneapolis until the mid-1950s. The Lutheran Brotherhood Building, which opened at the corner of Seventh Street and Second Avenue in about 1955 and introduced the porcelainized-enamel-panel curtain wall to Minneapolis, was designed by Chicago architects Perkins and Will. Holabird, Root, and Burgee, also Chicago architects, prepared plans for the 1959 First National Bank Building at 120 South Sixth Street, a more coolly elegant tower than F&M's. Many of the businesses that were moving from downtown to other locations in Minneapolis or to the suburbs also straddled the transition from Moderne to modern: The North American Life and Casualty Company at 1750 Hennepin Avenue near Loring Park; the Prudential Insurance Company of America and the Standard Oil Company's Northwest Regional Offices on Wayzata Boulevard to the west of downtown; and the American Hardware Mutual Insurance Company and the Ministers Life and Casualty Company on Excelsior Boulevard northwest of Lake Calhoun. Other contemporary downtown buildings were not as successful at entering the new era. Northstar Center, which combined existing and new buildings to contain a broad program of uses, is a cobbled-together compromise mostly noteworthy for its ambitious scope. (See photographs of the Lutheran Brotherhood, First National Bank, Prudential Insurance, American Hardware, and Northstar Center Buildings on pages 24 and 25.)

Once the manifestation of progress, properties from the mid-twentieth century are increasingly labeled as obsolete and fated for the wrecking ball. The training center built by IBM in the 1950s in the Gateway district lasted less than a decade. The site of the Sheraton Hotel is now a surface parking lot. In recent years, the Lutheran Brotherhood Building, the Minneapolis Public Library, the U.S. Food and Drug Administration office, and North American Life have been demolished. A new development has been proposed for the block occupied by Hansord Pontiac, one of the first projects in the urban renewal district. Other buildings, such as American Hardware, have been remodeled beyond recognition. Significant landscapes have also suffered, most notably the Nicollet Mall, which has been remodeled with minimal regard for the characteristic features of its 1960s design. This attrition intensifies the need to designate representative examples of architecture from the period, such as F&M. F&M displays, in

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addition, the stylistic transition that occurred in the mid-twentieth century, and the final product stands on its own as an exceptionally successful design. For these reasons, F&M merits listing in the National Register under Criterion C.

Criteria Consideration G: Properties That Have Achieved Significance within the Past Fifty Years

The National Register bulletin entitled *How to Apply the National Register Criteria for Evaluation* notes that “ordinarily . . . properties that have achieved significance within the past 50 years shall not be considered eligible for the National Register.” The bulletin explains the rationale for this guideline: “Fifty years is a general estimate of the time needed to develop historical perspective and to evaluate significance. This consideration guards against the listing of properties of passing contemporary interest and ensures that the National Register is a list of truly historic places.” There is, however, an allowance known as Criteria Consideration G for properties less than fifty years old that are of “exceptional importance.”⁷²

The 1942 section of the F&M Building falls well within the fifty-year guideline, while the 1963 tower is a few years short of the mark. Hence, in order for the tower to be eligible for the National Register, it must qualify under Criteria Consideration G: Properties that Have Achieved Significance within the Past Fifty Years. The National Register bulletin on this subject notes that “the 1966 National Historic Preservation Act did not assume that significance could be a matter of rigid, objective measurement. It specifically encourages the recognition of locally significant historic resources that, by appearance or association with persons or events, provide communities with a sense of past and place.” The bulletin further comments: “Fifty years is obviously not the only length of time that defines ‘historic’ or makes an informed, dispassionate judgment possible. . . . The criteria do not describe ‘exceptional,’ nor should they. Exceptional, by its own definition, cannot be fully catalogued or anticipated.”⁷³

The bulletin provides some direction for evaluating resources under Criteria Consideration G. One measure is historic context, “all of those historic circumstances and factors from which the property emerged. Knowledge of this historic context permits us to understand the relative importance of the resource in question.”⁷⁴ An overview of the precarious position of downtown Minneapolis in the mid-twentieth century and the private and public sector response has been included in this nomination to provide the context for evaluating the F&M Building.

⁷² Patrick W. Andrus and others, *How to Apply the National Register Criteria for Evaluation*, ed. Rebecca H. Shrimpton (Washington, D.C.: U.S. Department of the Interior, National Park Service, National Register, History and Education, 1990, 2002 revisions), available at <http://www.cr.nps.gov/nr/publications/bulletins/nrb15/>.

⁷³ Marcella Sherfy and W. Ray Luce, *Guidelines for Evaluating and Nominating Properties that Have Achieved Significance within the Past Fifty Years* (Washington D.C.: U.S. Department of the Interior, National Park Service, National Register of Historic Places, 1979; revisions 1996), 1-2.

⁷⁴ *Ibid.*, 3.

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Another factor mentioned by the bulletin is the existence of scholarly research on the period or subject: "A case can more readily be presented and accepted for a property that has achieved significance within the past 50 years if the type of architecture or the historic circumstances with which the property is associated have been the object of scholarly evaluation."⁷⁵ Both the urban renewal of the mid-twentieth century and the International Style of architecture have received extensive study in academic and preservation circles, providing a solid basis for analyzing properties associated with these subjects.

Given an understanding of the context that surrounded the construction of the bank's 1963 addition and the scholarly research that is available on this period, the 1963 office building should be included as a contributing feature of the F&M Building under Criteria Consideration G.

⁷⁵ Ibid., 4.

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Top left: Lutheran Brotherhood /
Norton and Peel, photographers,
1958

Top right: First National Bank /
Duff Johnston, photographer,
1960

Bottom left: American Hardware
Mutual Insurance / Norton and
Peel, photographers, 1956

Photographs from Minnesota
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Left: Prudential Insurance Company / Norton and Peel, photographers, 1955

Right: Northstar Center / Norton and Peel, photographers, 1963

Photographs from Minnesota Historical Society Collections

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Verbal Boundary Description

PARCEL 1:

Lots 4 and 5 and the Southeasterly Half front and rear of Lot 3, Block 87, Town of Minneapolis, and the Southwesterly Half front and rear of the Southeasterly Half front and rear of the vacated alley in said Block, EXCEPT the Northwesterly 10 feet of the above-described Tract, Hennepin County, Minnesota.

PARCEL 2:

- a) Non-exclusive appurtenant easements contained in Easement and Construction Agreement filed as Document Number 2023732, Office of Registrar of Titles, and filled as Document Number 5548949, Office of County Recorder, Hennepin County Minnesota.
- b) Non-exclusive appurtenant easements contained in Articles of Agreement filed in Book 206 of Misc. Records, on page 218, as Document Number 1053943, Office of County Recorder, Hennepin County, Minnesota.
- c) Non-exclusive appurtenant easements contained in Agreement filed as Document Number 1097636, Office of Registrar of Titles, and as Document Number 4064484, Office of County Recorder, Hennepin County, Minnesota.
- d) Non-exclusive appurtenant easements contained in Agreement filed as Document Number 1729064, Office of Registrar of Titles, and as Document Number 4939997, Office of County Recorder, Hennepin County, Minnesota.

Boundary Justification

This boundary contains the property historically and presently associated with Farmers and Mechanics Savings Bank.

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Photographer, views 1-4: Charlene K. Roise
Date: July 16, 2005

Photographer, views 5-12: Erin Hanafin Berg
Date: July 1, 2005

Negatives: Hess, Roise and Company, Minneapolis

1. Exterior, south facade. View to northeast.
2. Exterior, south and east facades. View to northwest.
3. Exterior, south facade. View to north.
4. Exterior, east facade. View to southwest.
5. Interior, banking hall. View to south from upper balcony.
6. Interior, banking hall. View to northwest.
7. Interior, detail of banking hall. View to north.
8. Interior, grand staircase lobby. View to north.
9. Interior, grand staircase. View to north (looking downward).
10. Interior, Marquette Avenue entrance. View to northeast.
11. Interior, skyway level. View to northeast.
12. Interior, second level original boardroom. View to southwest.