United States Department of the Interior **Heritage Conservation and Recreation Service**

National Register of Historic Places Inventory—Nomination Form

not for publication

code

0097

6th

congressional district

Marion

See instructions in How to Complete National Register Forms Type all entries—complete applicable sections

Name 1

Merchants National Bank and Annex historic

Old Merchants Bank Building and Kirk Furniture and/or common

ocation

11 South Meridian Street/7 East Washington Street street & number

Indianapolis city, town

state

code

Classification 3.

Indiana

Category **Ownership** Status **Present Use** _ district _ public __X_ occupied _ agriculture museum __X private \underline{X} building(s) _ unoccupied X commercial park _____ structure both work in progress __ educational private residence ___ site **Public Acquisition** Accessible entertainment religious X ves: restricted _ obiect _ in process government scientific being considered ves: unrestricted industrial transportation military no other:

vicinity of

county

0018

4, **Owner of Property**

Merchants National Bank and Trust Company of Indianapolis, Trustee name

street & number Trust Department, P.O. Box 5035

Indianapolis city, town

vicinity of

state Indiana 46255

Location of Legal Description 5.

courthouse, registry of deeds, etc. Marion County, Center Township Tax Assessor's Office

City-County Building, Roam 1360 street & number

city,	town Indianapolis	state Indiana 46204
6.	Representation in E	xisting Surveys
title	Survey Report for Indianapolis- Marion County	has this property been determined elegible? $_x_$ yes $__$ no
date	21 September 1977	federal state _X_ county _X_ local
	Indianapolis H	listoric Preservation Commission

depository for survey records 705 Union Title Building, 155 East Market

city, town Indianapolis state Indiana 46204

7. Description

Condition

Condition	Check on	
excellent	deteriorated	unaltered
Xgood	ruins	_X_altered
fair	unexposed	

Check one _X_ original site moved

date .

Describe the present and original (if known) physical appearance

The Merchants National Bank (Photos 1, 2, 3, and 4) is a U-shaped sixteen story Indiana limestone, Kittaning red brick, and architectural terra cotta steel skeleton office building designed by the internationally known Chicago firm of D(aniel) H(udson) Burnham and Company. It was built between 1907 and 1912 specifically for Merchants National Bank of Indianapolis. The principle facade faces west on South Meridian Street. The north and south facades face East Washington Street and Pearl Street respectively. The east facade is partially blocked by the Annex.

The principle west facade facing South Meridian Street is organized vertically on a four part design which is continued around to the north and south facades as well. The first design unit consists of twelve colossal Doric order limestone pilasters which rise from the street level through the second floor level to support its entablature. The double, overlapping pilasters have inventive Greek fret, bead and reel, and egg and dart molding capitals. The entablature contains a three part architrave of twelve smooth faced roundels supported by laurel wreaths. The frieze is missing. In its place is a bead and reel, egg and dart, fret cornice - what seems to be the capital moldings in reverse order. Between the twelve pilasters were originally large plate glass windows set in ornamental iron bead and reel frames. The ground floor windows have been replaced (date not determined) by smooth granite panels and modern security glass. The second floor still contains all its original fabric.

The second design unit, the third floor, consists of eleven deeply recessed three-part Chicago style windows separated by overlapping smooth faced medallions. Each window is framed by bead and reel moldings. The third floor then terminates in a sharply cut egg and dart cornice.

Resting on the third floor, rising tier upon tier like Louis Sullivan's honeycomb analogy, are thirteen floors of identical offices. The walls of water resistant Kittaning red brick specifically ordered by Burnham and Company contrasts with the white Indiana limestone floors below and the terra cotta attic above. All the windows between the fourth and sixteenth floors have terra cotta lintels and sills. There are twenty-two bays along the west facade; eight bays along the north and south facades. On the eastern U-shaped facade, the fenestration follows a 6-10-6 rhythm. The walls of the recessed light court are yellow brick.

Finally, at the top, capping this high rise office building, is the architectural terra cotta attic with its splendid ornate shield-like motif. The attic completes the architect's four-part design. Large Chicago style three-part windows are deeply recessed and contrast with the twelve projecting emblematic shield-like medallions. Burnham's building reads like an imposing classical column! The base (floors 1-3), the shaft (floors 4-16), and the capital (attic and cornice) are expressed here in "modern" high rise office building terms. The exterior limestone, brick, and terra cotta walls are carried floor by floor on a Chicago School structural steel skeleton type frame.

Only slightly altered since 1912, Merchants National Bank building is remarkably well preserved. Compare Photo 1 (1912) with Photo 2 (1980). Construction of the building was completed over five years in two stages (discussed later under 8. Significance), first between 1907 and 1908, and then from April to December of 1912 completing the

continued



original 1907 design. A three story bank lobby and office building was completed at the southwest corner on Meridian and Pearl Streets by May of 1908. The Meridian Street entrance (Photo 5), now painted rust red, is made of ornamental iron of fine classical moldings including the less often seen tongue and dart motif. The bracketed bood over the entrance contains the Bank emblem roundel of scales held in the talons of an eagle. Two large ornamental iron glass globe lanterns project from the recessed marble panels left and right of the entrance door (now a modern stainless steel and glass revolving type). Originally in 1908 the Meridian Street entrance led through a small vestibule into a stair hall. Upon completion in 1912, the stair hall was enlarged to the size of the present-day elevator lobby. Very little of the 1912 design survives. The finest existing interior is the south side banking room.

The splendid bank lobby survives almost completely in its original condition (Photo 6 and 7). The entrance into the banking room is flanked on either side by large green Georgia marble Doric columns half engaged (Photo 6). Two bronze eagles have been moved to Merchants new bank at One Merchants Plaza. The two story banking lobby consists of eight colossal Doric order plaster columns with green Georgia marble bases. A second story balcony rests on corbeled brackets extending from the eight columns. The columns in turn support the coffered ceiling above. Six bronze ornamental globe lights hang from the coffers (Photo 7). Under the balcony are the teller cages and counter screen of statuary bronze decorated with ornamental rosettes and shields.

The other interior space retaining most of its original state is the basement safety deposit department (Photo 8) with its high-security vault — the most "up-to-date" and best equipped for 1912. Constructed of two-foot thick concrete with chrome steel doors, the bank officials insisted that the vaults were not only burglar-proof, fire-proof, and water-proof, but also mob-proof. Described in the May 4, 1908 New York Financier, "no amount of dynamite or nitro-glycerine applied to any part of the vault will destroy it. Before the destruction of the vaults can be accomplished, the building would be in ruin." The vault has two entrances; one the main entrance and the other an emergency entrance to be used in case of failure of the locks on the main entrance. Each of the entrances has an outer door twenty-five inches thick and an inner door eight inches thick constructed so the locks were insulated from the doors. The main vault door (Photo 9) is still in excellent condition.

Another interior space only slightly altered is the sixteen story open well marble and ornamental iron stairway located on the northeast corner of the east facade light court. The marble wainscoting is still in place. Many of the interior details, such as escutcheon plates, door knobs, letter drops, and other hardware designed by Burnham and Company can be found throughout the building and contribute directly to the high quality and integrity of the original design and construction.

The Merchants National Bank Annex building (Photo 10) at 7 East Washington Street was built in 1938 by the F. W. Woolworth Company from two earlier structures (dates not determined) and a new five story limestone facade was constructed in the Art Moderne style. Kirk Furniture Company, the present occupants, altered the 1938 facade in 1969 when the company moved into the first two floors. The upper levels are connected to Merchants National Bank and are occupied by numerous offices.

8. Significance

1500–1599 1600–1699 1700–1799 1800–1899 X 1900–	Areas of Significance—C archeology-prehistoric archeology-historic agriculture X architecture art X commerce X communications	· • •	politics/government	e religion science sculpture social/ humanitarian theater transportation other (specify)
Specific dates	1907-1912	Builder/Architect D.	H. Burnham and C	ompany

Statement of Significance (in one paragraph)

The growth and importance of twentieth century Indianapolis as a center of business and industry is reflected in the historical significance of the Merchants National Bank. The building's architectural and engineering importance comes from its designer, the Chicago architectural firm of D.H. Burnham and Company. Significance to the business, economic, industrial, and communications sectors lie with the importance of the original owners and with the many influential tenants, including the United Mine Workers of America.

ARCHITECTURE AND ENGINEERING, COMMUNICATIONS

Daniel H. Burnham was a key figure in the development of early twentieth century American commercial architecture. An American-educated architect, he migrated to the growing city of Chicago after the Civil War. In 1873 he formed a partnership with architect John Root and together they became leaders in the early use of structural steel construction. This type of construction allowed for the excessive heights for which Burnham & Root became famous. It was during this partnership that Indianapolis' first Burnham building, the Marion Hotel (1889, now demolished) was constructed. At the time of Root's death in 1890, Burnham had begun directing the construction of the Columbian Exhibition which gave him international fame. At the close of the Exhibition in 1893, Burnham re-organized his firm as D.H. Burnham and Company. From that time until his death in 1912, the firm was most active in the area of commercial architecture. In 1903 they were commissioned to design and build the Indianapolis Traction Terminal and Office (now demolished).

In 1905 when Merchants decided to construct a new building, the Board was already familiar with the work and reputation of D.H. Burnham and Company. The Bank wanted not only a fitting and proper design, but also wished to capitalize on the building's location at the exact center of downtown Indianapolis. A high rise office building and street level banking room seemed to be the solution and D.H. Burnham and Company was the obvious choice as architect. The architectural and engineering drawings, which have miraculously survived in the F. C. Tucker Company Bank Building management office, were approved in March and April, 1907. Construction was begun immediately on the first phase of the building—the banking offices which were to occupy the first three floors of the southwest corner of the later-to-be-completed structure. The second phase of construction involved the sixteen floor office building to be built above and to the north of this first phase. After Merchants had purchased the building site, they discovered that the occupants of the building on the northwest edge of the site held an unbreakable lease on the space until 1912. The tenants, the New York Central Railroad, refused to move until the lease expired. Merchants, therefore, decided to build in two phases.

The new banking offices were ready for occupancy by April of 1908 and were impressive enough to warrant a four page description, complete with photographs, in the New York <u>Financier</u>. The publication included a final rendering of the completed building and numerous interior views stressing the sumptuousness of the cashier's quarters and the convenient, handsomely decorated rooms of the President and Directors. The interior was characteristically Burnham--lavish with marble and bronze, but thoroughly "modern" and efficient, an expression of Burnham's eye

9. Major Bibliographical References

"Bank Building Downtown to go Electric," Indianapolis News, April 7, 1965

"Bank Will Occupy Crossroads Spot," Indianapolis News, January 19, 1965

continued

10. Geographical Data

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Acreage of nominated property <a>1.78 acres/24,492square feetQuadrangle name <a>Indianapolis West 9296Quadrangle scale <a>1:24000 UMT References					
A 1.6 5 7 2 1 2 0 Zone Easting	41401201010 Northing	B Zone	Easting	Northing	
с <u></u> <u> , </u>					
		F			
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Verbal boundary description and justification Lot Six (6) and Lot Five (5), except 8.8 feet off the entire East end of said Lot Five (5), in Square 65 of the Donation Lands of the Town, now City of Indianapolis. Also air rights vacated by Declaratory Resolution No. 18137, dated July 2, 1964, and recorded January 28, 1965, as Instrument No. 65-4467.

List all states and counties for properties overlapping state or county boundaries

state	code	county	code
state	code	county	code

11. Form Prepared By

name/title Samuel A. and Sheryl D. Roberson (un	der contract for HLFI)
J. Reid Williamson, Jr., President organization Historic Landmarks Foundation of In	diana date March 18, 1980
street & number 3402 Boulevard Place	telephone (317) 926-2301
city or town Indianapolis	state Indiana 46208
12. State Historic Preserva	ation Officer Certification
The evaluated significance of this property within the state is:	
national stateX_ loc	al
665), I hereby nominate this property for inclusion in the Natio according to the criteria and procedures set forth by the Herita State Historic Preservation Officer signature	
titie State Historia Pres. O;	Acin date 1-6-82
For HCRS use only I hereby certify that this property is included in the Natio	nal Register
William H Braisham	date 2.19-82
Keeper of the National Register	
Attest: ANCUlaud	date2/18/82
Chief of Registration	



for economy and function. The impressive two story banking room, according to the Financier, was strikingly monumental in effect, the general spirit of the interior being that of the ancient Greek, modified to meet present conditions. The general feeling was one of "great sobriety and dignity." In the Safe Deposit Department below were the newest and best vaults and locks available anywhere in the United States. The President of the Bank, Otto N. Frenzel, before entering into the construction of the vaults, as the 1908 Financier was careful to point out, investigated the security of his new bank thoroughly and asked for the advice of the best experts. The result was "truly a wonder of the mechanical art." Frenzel and the architect must have had a close working client-architect relationship. The Financier concluded that "a distinction this bank enjoys, perhaps without parallel in the annals of banking in this country, is the fact that its present chief officers entered the services of the bank as messenger boys and worked up through various capacities to their present positions." As an architectural expression of that personal rise through the banking system, the Merchants National Bank became in 1912 the tallest structure in Indianapolis until 1965 when the City-County Building superceded it. The original height was increased in 1948 when WFBM television built a receiving tower on the roof at the south end. WFBM became Indianapolis' first television station.

ECONOMIC, COMMERCE, INDUSTRY

When Merchants National Bank began construction of its high rise office building in 1907, it had become Indianapolis' oldest national bank. Chartered in March, 1865 the Bank gained through the years a sound reputation for conservative and sound banking practices. In 1867 John Peter Frenzel, then thirteen years old and a student at Northwestern Christian University (later to become Butler University), began work as a messenger. By 1882 he was President of the Bank, and a Frenzel family member has been President up until the present. Merchants National Bank was, in its formative years, strictly a commercial bank, and its reputation for solidarity gained them the most influential firms in Indianapolis--L.S. Ayres & Company, Eli Lilly & Company, Stokely-Van Camp, and Stark, Wetzel & Company were just a few of the commercial firms that have conducted their banking business with Merchants. In 1893 the Frenzel family founded the Indiana Trust Company after helping to gain the legislation needed to form trust companies in Indiana. In 1953 the two banking institutions merged into Merchants National Bank and Trust Company.

Merchants' involvement in the growth of Indianapolis has not been strictly limited to private commercial banking. In both World Wars they were involved in the monumental task of financing the United States. The Frenzel family became personally involved in selling war bonds throughout the state. After World War II, the rapid development of Indiana was reflected in the construction of the Indiana Toll-Road, the State Office Building, and the City-County Building in Indianapolis and Merchants was associated with all three bond issues that financed construction.

When the Merchants National Bank building finally opened its sixteen floors to Indianapolis' businesses, there was no lack of tenants. Hooks Drugs opened a store at One East Washington Street in the northwest corner of the Building at the "Crossroads of America"--the American corner drugstore! In the early years of the building, The New York Central Railroad, once a stubborn property owner, now leased offices in the completed structure, and other large

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railroad lines also had Indianapolis' offices in the building. Indianapolis was an important rail hub and the close proximity to Union Station made Merchants a desireable headquarters for such midwest firms as the Louisville & Nashville Railroad and the Illinois Central Railroad.

A variety of insurance offices and lawyers leased space in the first year of the building's operation which established a tradition carried down to the present. One important Indianapolis law firm, Barnes, Hickam, Pantzer and Boyd, opened a small office on the thirteenth floor in 1940. Today the firm occupies the thirteenth through the sixteenth floor. In 1927 the Sipe family opened a jewelry store on the second floor. Although the Depression forced the closing of the firm for several years, Sipe Jewelry was reopened in the late 30's and is now operated by the second generation. And one final example of economic/commercial/ industrial significance. In the early twentieth century, Indiana was a major area of activity for the development of labor unions. Several Unions located their headquarters in Indianapolis. The most powerful, the United Mine Workers of America, had its national headquarters in Merchants Bank Building. A few offices in 1920 expanded to the entire eleventh floor by 1930. The Union's Journal was published here under the direction of a former Indianapolis Chamber of Commerce member, Ellis Searles, personally recruited for the job by John L. Lewis! Throughout the John L. Lewis years, offices in Merchants remained the Union Headquarters. In January of 1934 the union leaders decided that the U.M.W. national offices would be more strategically located in Washington, D.C.

ANNEX

The Merchants National Bank Annex (Kirk Furniture) at 11 East Washington is actually two earlier nineteenth century buildings altered in successive years into one. In 1897, in two already existing buildings (date not determined), the S. H. Knox Company opened a five and ten cent store at 7-9-11 East Washington Street. An Indianapolis branch of the F. W. Woolworth Company, the S. H. Knox Company took the Woolworth name o January 1, 1912 when all branches merged to form the Woolworth Corporation. Woolworth continued at its East Washington address altering the two stores to fit its expanding business. In 1938 a major facade and interior renovation was carried out by the F. W. Woolworth District Office in Chicago. The building plans developed in the Chicago Planning Office called for an Art Moderne facade and complete remodeling of the five story building. Marble covered the existing interior columns, and a "lunch counter" stretched the entire length of the first floor east wall. In its time the Woolworth store used all five floors. In the sixties as downtown America began to fade, so did the Woolworth business. By 1967 the Woolworth Store, opened seventy years ago, was closed. The building remained vacant until 1969 when the present tenant, Kirk Furniture, moved into the first two floors. The upper three floors were connected to Merchants National Bank by breaking through the east facade (date not determined) and are now occupied by numerous offices.

United States Department of the Interior Heritage Conservation and Recreation Service	For HCRS use only
National Register of Historic Places Inventory—Nomination Form	received and solution and solut
Continuation sheet Merchants National Bank Item number 9. Reference	ces Page 1 of 1

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- "Merchants National Bank Observes 75th Anniversary." Indianapolis News. January 17, 1940.

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