

SG 3207

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 National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form*. If any 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.

## 1. Name of Property

Historic name: Union National Bank Building

Other names/site number: Columbia Building

Name of related multiple property listing:  
N/A

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

## 2. Location

Street & number: 1200 Main Street

City or town: Columbia State: SC County: Richland

Not For Publication:  Vicinity:

## 3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended,

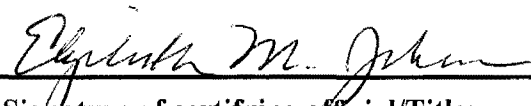
I hereby certify that this x nomination \_\_\_ request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60.

In my opinion, the property x meets \_\_\_ does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:

\_\_\_ national \_\_\_ statewide X local

Applicable National Register Criteria:

X A \_\_\_ B X C \_\_\_ D

	<u>11/27/2018</u>
Signature of certifying official/Title:	Date
Elizabeth M. Johnson, Deputy State Historic Preservation Officer	
_____ State or Federal agency/bureau or Tribal Government	

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

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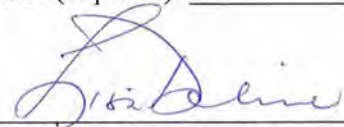
Signature of commenting official: \_\_\_\_\_ Date \_\_\_\_\_

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Title : \_\_\_\_\_ State or Federal agency/bureau or Tribal Government \_\_\_\_\_

**4. National Park Service Certification**

- I hereby certify that this property is:
- entered in the National Register
  - determined eligible for the National Register
  - determined not eligible for the National Register
  - removed from the National Register
  - other (explain:) \_\_\_\_\_

  
Signature of the Keeper

1/14/19  
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

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Structure

Object

**Number of Resources within Property**

(Do not include previously listed resources in the count)

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

Number of contributing resources previously listed in the National Register N/A

**6. Function or Use**

**Historic Functions**

(Enter categories from instructions.)

- COMMERCE/Business
- COMMERCE/Financial Institution
- GOVERNMENT/Government Office

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Current Functions**

(Enter categories from instructions.)

- COMMERCE/Business

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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## 7. Description

### Architectural Classification

(Enter categories from instructions.)

Late 19<sup>th</sup> & 20<sup>th</sup> Century Revivals: Late Gothic Revival

Late 19<sup>th</sup> & Early 20<sup>th</sup> Century American Movements: Skyscraper

Late 19<sup>th</sup> & Early 20<sup>th</sup> Century American Movements: Sullivanesque

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**Materials:** (enter categories from instructions.)

Principal exterior materials of the property: brick; glass; terracotta; concrete; other

### Narrative Description

(Describe the historic and current physical appearance and condition of the property. Describe contributing and noncontributing resources if applicable. Begin with a **summary paragraph** that briefly describes the general characteristics of the property, such as its location, type, style, method of construction, setting, size, and significant features. Indicate whether the property has historic integrity.)

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### Summary Paragraph

The Union National Bank Building is an L-shaped, ten-story skyscraper with a basement and mezzanine. It was designed by William Augustus Edwards and constructed 1912-1913. Situated at the northeast corner of Main and Gervais Streets across from the South Carolina State House in Columbia, its two primary elevations face onto one of the state's most traveled and visible intersections. Clearly divided into three sections, the structure follows the formula for the tall office building type established by Chicago architect Louis Sullivan at the end of the nineteenth century. Its structural system is composed of steel, reinforced concrete, and terracotta blocks; its curtain walls consist of brick, concrete, Gothic Revival terracotta panels, and glass and tile panels. It is one of the few historic buildings left on the 1200 block of Main Street and certainly the most conspicuous, making it an important survivor.

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## **Narrative Description**

The primary mass of the Union National Bank Building's L-shaped footprint sits at the northeast corner of Gervais and Main Streets, with its two primary elevations facing onto the intersection. This twenty-eight foot wide mass abuts a three-story commercial building (1202-04 Main Street) built in 1906.<sup>1</sup> Its secondary mass sits perpendicular to this primary section and Gervais Street; it faces onto a parking lot to the east and its west-facing elevation abuts the rear of 1202 Main Street. Built on two lots that adjoined one another perpendicularly, the Union National Bank Building was essentially built around its neighbor at 1202 Main Street.

Other than the Union National Bank Building and its two- and three-story neighbors to the north at 1202-1214 Main Street, the 1200 block of Main Street consists of much taller and more contemporary commercial construction. With its primary elevations rising directly from the sidewalk on such a prominent corner, it has exceptional visibility. Its terracotta sheathing, three-part articulation, and narrow primary mass contrast with the sheer glass and Post-Modern facades of the larger and more recent skyscrapers surrounding it.

## **Primary Elevations**

The Union National Bank Building is a good example of an early twentieth century skyscraper. Following the composition of the type common by the 1910s, belt courses logically divide the primary elevations (facing onto Gervais and Main Streets) into three distinct sections. The large, three-part, inviting windows of the first and mezzanine floors distinguish the base of the building as retail space. Built for the Union National Bank, these levels (along with the basement) served customers via an entrance leading directly into the banking hall from Main Street. Tenants and visitors to the floors of office space above entered through a secondary entrance and lobby opening on Gervais Street at the building's southeast corner. Eight identical floors rise above the mezzanine level, indicating the "honeycomb" of identical speculative office spaces. A single, shorter penthouse story, with round-headed windows smaller than those below, tops the building with a prominent entablature and parapet. It acts as the building's attic. The structure's stairs rise above the flat roof in a short brick tower flush with the northern end of the building's secondary mass. The building's brick elevator shaft rises above the roofline just to the west of the crook of the "L"; its tower sits back from the Gervais Street elevation but is flush with the primary mass's northern elevation.

Slender, angular, engaged columns divide the Gervais Street and Main Street elevations into sections between the two belt courses and are continued visually from the ground to the very top of the building via flat expanses of wall on the base and articulated pilasters on the penthouse level. The Main Street facade features three bays; the Gervais Street is sectioned into nine. These vertical lines emphasize the building's height and therefore its skyscraper type. The end bays of each of the two elevations have only a single window and are narrower than their neighbors, while the central bays each have multiple windows: (three on the first and mezzanine levels and pairs on each of the floors above). Pilaster-like terracotta mullions between the pairs of windows

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<sup>1</sup> The building is listed as "in construction" in the 1906 Columbia City Directory.

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echo the engaged columns. The mullions on the Main Street elevation are articulated as ridges; those on the Gervais Street side are simply flat blocks of terracotta laid in a running bond. Round arches sit atop the recessed Main Street entrance and the mezzanine windows. Tall, narrow, fixed windows are found to either side of the symmetrical Main Street entrance. The Gervais Street elevation is symmetrical, save the two sets of double doors that enter the lobby from the seventh and eighth bays in the southeast corner.

The curtain walls of the two primary elevations consist primarily of buff-colored terracotta tile attached directly to brick or to the building's steel frame.<sup>2</sup> The engaged columns, spandrels, penthouse belt course, and entablature are made of the same material and molded into various forms derived from Gothic architecture. The crenellated parapet at the top of the building is brick and terracotta. This decoration is secondary to the three-part organization of the elevations' composition; it serves to accentuate the building's height and thus its type as a tall office building.

Like most Gothic Revival commercial buildings of the early twentieth century, the applied decorative motifs were chosen liberally from forms originally used in European ecclesiastical architecture of the medieval age. The thin, angular engaged columns between the second and ninth floors approximate the clustered columns common in Gothic cathedrals' compound piers. Blind arcades of horseshoe arches stretch across each of the bays' spandrels, interrupted only by the engaged columns. Wide, flattened pointed arches above the top row of windows in the elevations' central section (the ninth floor) specifically recall fifteenth-century English Tudor Gothic architecture. Two empty, three-dimensional shields sit beneath these arches and are set in a field of squared rosettes arranged in a diagonal grid with ribbons unfurling to either side. Identical decoration sits in the rounded arches above the mezzanine windows. The engaged columns' crocket capitals with polygonal cushion blocks sit at the belt course that defines the base of the penthouse. Above the penthouse belt course, pilasters of compressed, vegetal trefoils continue the vertical line of the engaged columns below. Shorter engaged columns with crocket capitals further flank each bay. The architraves of the belt course and the cornice of the building's entablature both feature modillions; smaller modillions sit in the rounded window soffits on the top floor. A blind arcade with pendants sits in the frieze of the building's entablature. The very top of the building features a crenelated parapet wall.

Historic photographs reveal that changes were first made to the Gervais and Main Street facades sometime between 1962 and 1968.<sup>3</sup> The building's 2/2 single-hung sash windows were replaced on these two sides with windows that were eighteen inches shorter than the originals. To obscure

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<sup>2</sup> Bennett Preservation Engineering, "A Preliminary Assessment of the Terra Cotta and Associated Structural Conditions, 1200 Main Street, Columbia, SC," report dated March 18, 2014; 4SE Structural Engineers, "1200 Main Street, Columbia, SC, Structural Investigation," report dated Fall 2012, 4.

<sup>3</sup> The renovations had not yet occurred in a photograph taken in January 1962, but had happened by a photograph taken in September 1968. See photograph by Robert V. G. Ludwick, Bicentennial Photograph Collection, Richland Library, Columbia, SC, <http://localhistory.richlandlibrary.com/digital/collection/p16817coll9/id/70/rec/6>; photograph by Russell Maxey, Russell Maxey Photograph Collection, Richland Library, Columbia, SC, <http://localhistory.richlandlibrary.com/digital/collection/p16817coll17/id/1180/rec/25>.

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the gap and the historic terracotta material, precast concrete panels set in metal frames and covered in a light blue tile were placed atop each of the spandrels and the round window headers. The terracotta detailing on the first and mezzanine levels was stuccoed over, allowing for visual continuity for the vertical lines of the pilasters, but losing the specific Gothic Revival articulation. The belt course dividing the mezzanine and second floor was regularized and stuccoed over and the spikey crocket finials that originally topped the parapet wall were removed. The terracotta details on the engaged columns above the mezzanine level and the building's entablature, penthouse belt course and pilasters, crenellated parapet, mullions, and secondary elevations were left untouched.

The building's two principal elevations assumed their current appearance after an additional renovation in 1990. The precast panels were covered or replaced by mirrored green glass panels set in metal frames and the fenestration once again substituted with squat 1/1 metal windows (the same size as those installed in the 1960s) to help the building to better "blend with its surroundings" including the dome on the State House.<sup>4</sup> The terracotta details on the engaged columns above the mezzanine level and the building's entablature, penthouse belt course and pilasters, crenellated parapet, mullions, and secondary elevations were left untouched.

In 2013, the current owner removed the west elevation's green glass panels to explore and to document the terracotta detail. Bennett Preservation Engineering concluded that due to the ways in which the building was constructed and later altered, significant water intrusion threatened the loss of the terracotta sheathing as well as posed "an immediate threat to life safety from falling pieces."<sup>5</sup> Because complete renovation of the terracotta and structural system could not be immediately undertaken, the glass spandrels were put back and the top floor netted in order to preserve the original terracotta decoration.

### **Secondary Elevations**

Far simpler than the facades on Gervais and Main Streets, the Union National Bank's secondary elevations survived the renovations of the 1960s and 1990s unscathed. Each is sheathed in a continuous brick curtain wall except the east-facing elevation, which has a terracotta base. Each elevation retains its original, single-hung 2/2 steel sash windows with pulleys and chains. Some windows have steel wire mesh. The lug sills on the east elevation are terracotta blocks flush with the brick wall; those on the other secondary elevations are concrete.

Facing onto a parking lot, the building's east elevation is completely unencumbered by neighboring buildings. It features five bays on each of the ten floors and mezzanine level. Except for the southeastern bays on the first and mezzanine level, the southern four bays each feature a pair of windows separated by a thin sliver of brick; the northernmost bay is blank from ground to roof (the bathrooms are located on the interior of this wall). Tall expanses of sheathing stretch from ground to roof between each pair, echoing the far more decorative engaged columns and pilasters on the primary elevations. The distinction of the building's base — including the first and mezzanine level — continues from the primary elevations despite the lack of a belt course.

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<sup>4</sup> "New Look on Main," *State* (Columbia), September 16, 1990.

<sup>5</sup> Bennett Preservation Engineering, "A Preliminary Assessment of the Terra Cotta."

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Buff-colored, rectangular terracotta tiles imitate masonry laid in running bond across the base of the building to the bottom of the second story windows. In the southernmost bay, terracotta pilasters run from the mezzanine to the roof with crocket capitals at the penthouse belt course. The entablature and parapet detail is also continued from the southern elevation on this bay. The fenestration on the building's base is also unique on this elevation. It features three rectangular windows on the first floor: the central window is a 2/2 and those to the side are 1/1. The three part division continues on the mezzanine level, although each is round-headed akin to a Norman window. A continuous hood mould surrounds both levels of fenestration and a blind arcade of horseshoe arches stretches across the spandrel dividing them.

The north-facing elevations of both of the building's masses each contain their original single 2/2 windows. The tower-like north end of the secondary mass has three bays: the easternmost is blank and the other two feature a single 2/2 window on each floor. These windows light the building's bathrooms and stairwells respectively. The northeast corner of the building rises a level above the tenth story, extending the access of the building's staircase to its roof.

The north-facing elevation of the primary mass has seven bays. The northeastern bay is blank. Single 2/2 windows occupy each of the other six bays from the second through the tenth floor (including two bays of windows that light the elevator shaft), due to the three-story building built up against the northern elevation of the structure. The westernmost bay on this elevation is painted white to match the adjacent terracotta facade. Because it faces the downtown business district, it continues the penthouse belt course and entablature of the primary facades.

The short, west-facing elevation of the secondary mass has three bays. The northernmost bay is blank and the others have single 2/2 windows. Attached brick ventilation shafts run the height of the building at the approximate centers of both this elevation and the north-facing side of the primary mass.

### **Interior**

A steel skeleton supports the Union National Bank Building with beams spaced six feet on center.<sup>6</sup> The column grid is consistent from the third floor to the roof, but transfer beams were added at the second floor to allow for more open first and mezzanine levels.<sup>7</sup> Knee braces further transfer the building's load on the mezzanine level.<sup>8</sup> The skyscraper's floors are twelve-inch slabs consisting of nine-inch terracotta blocks topped by a layer of concrete.<sup>9</sup> It retains its original metal lathe and plaster ceilings in most places, although they are hidden behind drop ceilings.

The building's service infrastructure is located on the northern side of the intersection of the building's two masses (the crook of the building's "L" footprint) and at the northern end of the secondary mass. This took advantage of the one place in which the neighboring building at 1202 Main Street limited light into the structure. The building's two original elevators rise along its

<sup>6</sup> 4SE Structural Engineers, "1200 Main Street, Columbia, SC, Structural Investigation," 6.

<sup>7</sup> 4SE Structural Engineers, "1200 Main Street, Columbia, SC, Structural Investigation," 5.

<sup>8</sup> 4SE Structural Engineers, "1200 Main Street, Columbia, SC, Structural Investigation," 5, 9

<sup>9</sup> 4SE Structural Engineers, "1200 Main Street, Columbia, SC, Structural Investigation," 4.



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north elevation in the structure's primary mass. Only one extends to the basement level, although both reach the top floor. The building's original cast iron and marble stairs are located at the northwestern corner of the secondary mass and run from the first floor to the roof. They feature craftsman details and the original terrazzo landings. Two-stall bathrooms are accessible via the stairwell at the northeast corner of all floors from the mezzanine through the tenth. The first floor and basement have renovated bathrooms in other locations. Storerooms/janitor's closets located just west of the elevators along the northern elevations have been converted into service spaces for HVAC. This is also the likely location of the building's original vacuum system.<sup>10</sup>

The building's steel frame allows for flexibility in the interior arrangement of each floor and currently the distribution of interior walls on each floor is different. All floors except for the basement and first floor banking hall were originally organized with a corridor following the shape of the building's L-shaped footprint. Double-loaded hallways divided the primary mass in half before turning to run along the western side of the shorter perpendicular arm. With the east elevation completely unencumbered, this ensured that the best natural light went to rentable offices rather than circulation space. The walls that divide the floors into offices today are largely made of gypsum board and floors are covered in a variety of materials including laminate wood and tile, hardwood, asbestos tile, and carpet.

While William Augustus Edwards designed the building's second through tenth levels for generic speculative office space, he specially organized the basement, first, and mezzanine levels for the Union National Bank. The majority of the most important features — including the spatial arrangement — survive on these levels. The building's Main Street entrance still opens directly onto the space used as the banking hall. Although a drop ceiling lowers the original ceiling height, the three bays of windows on the south elevation remain unencumbered. A spiral staircase still directly connects the basement, first, and mezzanine levels, although communication between the first and basement levels has been disconnected. The poured concrete vaults on both the basement and first levels are still located on the west side of the elevator shafts. They are identical in size but the basement vault still features its original Classical Revival, gilded treatment including Corinthian pilasters and an elaborate pediment (now hidden behind a drop ceiling). The mezzanine was likely always organized as enclosed offices for the bank's officers; it remains divided into offices today. The Gervais Street lobby has been altered, although its original elevators, column distribution, an arched wall niche, and some of its original marble and terrazzo floor survive. The marble and cast iron stairs leading from the lobby to the basement mechanical room are untouched.

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<sup>10</sup> *Columbia Record*, September 13, 1913.

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## 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.)

- A. Owned by a religious institution or used for religious purposes
- B. Removed from its original location
- C. A birthplace or grave
- D. A cemetery
- E. A reconstructed building, object, or structure
- F. A commemorative property
- G. Less than 50 years old or achieving significance within the past 50 years

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**Areas of Significance**  
(Enter categories from instructions.)

Commerce  
Politics/Government  
Architecture  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Period of Significance**

1912-1925  
\_\_\_\_\_  
\_\_\_\_\_

**Significant Dates**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Significant Person**

(Complete only if Criterion B is marked above.)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Cultural Affiliation**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Architect/Builder**

William Augustus Edwards  
\_\_\_\_\_  
\_\_\_\_\_

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**Statement of Significance Summary Paragraph** (Provide a summary paragraph that includes level of significance, applicable criteria, justification for the period of significance, and any applicable criteria considerations.)

The Union National Bank Building is eligible for listing in the National Register of Historic Places at the local level of significance under Criterion A: Commerce and Politics/Government and under Criterion C: Architecture. Under Criterion A, the building is evidence of the strength of Columbia's turn-of-the-century economy, and especially of its banking industry. The Union National Bank chose to build a tall office building rather than a standalone bank, testifying to its success and the city's optimism. The South Carolina government's perpetual inability to house all of its state agencies also contributed to the bank's choice of a skyscraper: located across from the State House, the building leased to state tenants throughout the period of significance. Under Criterion C, the building is significant as the capital city's second skyscraper. With a tall steel frame and extensive use of terracotta, it heralded Columbia as a sophisticated metropolis akin to larger cities nationally. The period of significance dates from the commencement of the building's construction in 1912 through the end of its occupation and ownership by banking institutions in 1925.

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**Narrative Statement of Significance** (Provide at least **one** paragraph for each area of significance.)

**Commerce**

The Union National Bank Building is an icon of Columbia's prosperity and particularly the strength of its banking industry at the beginning of the twentieth century. Built by the Union National Bank in 1913 as a headquarters and office building, it was the second skyscraper constructed in the capital city. A central location and intense competition within the industry encouraged the bank to build a conspicuous, tall office building rather than a more modest structure. Banking institutions continued to own and operate in the building until 1925, when the industry was souring cross the state and nation. Banks also built Columbia's other two early skyscrapers, the Palmetto Building and the Barringer Building (historically known as the National Loan and Exchange Bank Building), in this period. Both are listed in the National Register of Historic Places.<sup>11</sup>

Following the political, social, and financial turmoil of the decades after the Civil War, Columbia's economy began to catch up with the rest of the New South. The spread of railroads and the expansion of the cotton industry from agriculture to production encouraged new business and an almost doubling of Columbia's population between 1890 and 1910.<sup>12</sup> Local industrialists were developing the textile industry quickly. William Burroughs Smith Whaley, for example,

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<sup>11</sup> Both buildings were individually listed in the National Register of Historic Places in March 1979 under the Multiple Resource Area, Columbia, SC.

<sup>12</sup> Columbia's population grew from 15,353 in 1890 to 26,319 in 1910. See John Hammond Moore, *Columbia and Richland County: A South Carolina Community, 1750-1990* (Columbia: University of South Carolina Press, 1993), 276-99; Walter Edgar, *South Carolina: A History* (Columbia: University of South Carolina Press, 1998), 453-67.

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opened four new mills in Columbia between 1894 and 1900.<sup>13</sup> Such textile firms began to borrow money using warehoused cotton as collateral, encouraging a booming cotton futures market that necessitated local capital as well as investment from northern sources.<sup>14</sup>

Banks were essential to this growth and they proliferated at a rapid rate across Columbia and South Carolina. While 118 non-national banks operated in South Carolina in 1900, 379 were active by 1920.<sup>15</sup> Lax state and federal banking regulations facilitated this propagation, especially of state banks (chartered only to conduct business in South Carolina). South Carolina required no capitalization minimums; only two individuals were needed to incorporate (and with no particular banking experience required); a bank could use stock in itself as collateral; and although the 1895 state constitution allowed for a state bank examiner, one was not appointed until 1906 (and then with very limited powers). The passing of the federal Gold Standard Act of 1900 further facilitated the growth of state banking. By requiring a minimum of \$25,000 to begin a national bank and forbidding branch banking, it encouraged the rapid growth of the local banking sector. The survival of all state banks in South Carolina through the Panic of 1907 proved the industry's strength as well as its insulation from larger financial crises.<sup>16</sup> *The Bankers Magazine* went so far as to say that "the panic was but little felt in Columbia."<sup>17</sup>

In this sunny climate for state banking, a group of local investors opened the Union Savings Bank in Columbia in September 1908. It was originally located on the ground floor of the three-story building at 1204 Main Street, less than a block north of the South Carolina State House, just across from City Hall (now demolished), and two doors down from the site of its future landmark skyscraper.<sup>18</sup> With \$25,000 in capital, the bank was off to a strong start. Thirty-two-year-old Joseph Norwood presided over the board and connected the operation to a South Carolina banking and cotton legacy: Norwood's father, George Norwood, had been a prominent cotton planter and merchant in Charleston, and his older brother, John W. Norwood, had recently organized the Norwood National Savings Bank in Greenville. A University of Chicago graduate, Joseph Norwood came to Columbia in 1907 working for a Spartanburg-based bank.<sup>19</sup> In the years following his establishment of the Union Savings Bank in Columbia, he also opened banks in Piedmont, Fairfax, and Cowpens, South Carolina, and Tryon, North Carolina.<sup>20</sup> The rest of the board carried considerable clout in local business and especially Columbia's textile industry. Two of the board's initial members, William Pinckney Hamrick and J. H. M. Beaty, were superintendents of the group of mills begun by W. B. Smith Whaley.<sup>21</sup> Other members of the inaugural leadership team included Jewish clothing merchant and real estate investor Aaron

<sup>13</sup> See W. B. Smith Whaley and Company, *Modern Cotton Mill Engineering* (Columbia: The State Company, 1903).

<sup>14</sup> John G. Sproat and Larry Schweikart, *Making Change: South Carolina Banking in the Twentieth Century* (Columbia: South Carolina Bankers Association, 1990), 4-13.

<sup>15</sup> Sproat and Schweikart, *Making Change*, 12.

<sup>16</sup> Sproat and Schweikart, *Making Change*, 19-34.

<sup>17</sup> "Carolina National Bank," *The Bankers Magazine* 88 (1914): 216.

<sup>18</sup> *Sanborn Fire Insurance Map* (Columbia, 1910), sheet 13.

<sup>19</sup> "Jos. Norwood Dies; Funeral Rites Today," *State* (Columbia), March 5, 1944; Yates Snowden and Harry Gardner Cutler, eds., *History of South Carolina* (The Lewis Publishing Company, 1920), 104.

<sup>20</sup> "Jos. Norwood Is Doing a Real Public Service," *Columbia Record*, September 13, 1913.

<sup>21</sup> "Columbia's Newest Bank," *State* (Columbia), September 8, 1908; "Hampton Board Picks Hamrick," *State* (Columbia), August 19, 1915.

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David; local doctor C. L. Kibler; lumber businessman Noah H. Driggers; insurance broker E. W. Wilson; and attorney George P. Logan.<sup>22</sup> D. A. Spivey, a state senator and banker from Horry County, came on board in 1909.<sup>23</sup>

The Union Savings Bank courted both corporate and individual clients from the start, aiming at Columbia's successful industries as well as its growing middle-class.<sup>24</sup> By offering private savings accounts and safety deposit boxes, local banks like the Union Savings Bank were key players in the shift in Americans' financial behavior at the turn-of-the-century. Saving, investing, and borrowing became socially and culturally acceptable as people increasingly wanted and could afford more abundant automobiles, houses, and consumer goods.<sup>25</sup> Opportunities for such major purchases were made available in Columbia as a new electric streetcar system fostered burgeoning suburbs with new homes for purchase.<sup>26</sup> The city worked to pave its roads for the hundreds of private automobiles that appeared following its first car sighting in 1910.<sup>27</sup> Situated on Columbia's primary commercial and municipal thoroughfare, the bank was well located to help residents attain these personal financial goals. The bank hired an "advertising expert to push a vigorous campaign" and began to run regular ads in the *Columbia Record* and *The State* newspapers immediately upon its opening.<sup>28</sup> Offering 4% interest, an early ad addressed "Mr. Wage-Earner": "Are you a man of family? Are you laying aside some of your earnings for that day when sickness and death cross the threshold of the home, or when panicky conditions cost you your job? In justice to yourself answer these questions and remember 'a safe place for your dollar': The Union Savings Bank."<sup>29</sup> Some advertisements featured simple cartoons of well-dressed savings account holders or families happily "on the road to wealth." Other gimmicks to attract customers included a \$0.50 credit when opening a savings account and free pocket savings banks.<sup>30</sup>

The city's African American citizens were likely discriminated against if and when they sought these personal financial products from the Union National Bank. Joseph Norwood made his feelings clear in a racist editorial in *The State* about the inability of South Carolina's black population to contribute positively to a capitalist economy. He wrote in 1914: "to those who are familiar with the negro, it is well known that he has no ambition to save his earnings. All he will work for is enough to secure food, clothes and shelter, and not for those necessities when he can get someone else to furnish them."<sup>31</sup> Such discrimination against black customers was not unique

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<sup>22</sup> "Union Savings Bank Has Been Organized," *State* (Columbia), August 12, 1908; "Services Today for Aaron David," *State* (Columbia), September 25, 1930; "Hold Services for Mr. Driggers," *State* (Columbia), July 24, 1929; "George P. Logan Dies in Columbia," *State* (Columbia), February 14, 1923.

<sup>23</sup> "Union Savings Bank," *Columbia Record*, March 16, 1909.

<sup>24</sup> "Columbia's Newest Bank."

<sup>25</sup> R. Daniel Wadhvani, "The Institutional Foundations of Personal Finance: Innovation in U.S. Savings Banks, 1880s-1920s," *The Business History Review* 85, no. 3 (Autumn 2011): 499-528.

<sup>26</sup> Examples included Eau Claire, Earlewood Park, Shandon, and Melrose Heights.

<sup>27</sup> Moore, *Columbia and Richland County*, 276-91.

<sup>28</sup> "Union to Be Larger Bank and National," *Columbia Record*, November 20, 1909.

<sup>29</sup> *State* (Columbia), January 6, 1909.

<sup>30</sup> *Columbia Record*, March 2, 1909. A "pocket savings bank" was a small book in which customers could record their deposits and withdrawals.

<sup>31</sup> Joseph Norwood, "Vital Race Question Must Be Settled Soon," *State* (Columbia), January 9, 1914.

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to South Carolina and led many African American communities to develop their own banking institutions. Maggie Walker famously began the St. Luke Penny Savings Bank in Richmond, Virginia in 1903 to offer black citizens fair opportunities to invest and to borrow money.<sup>32</sup> A bank owned and operated by and for African Americans did not open in Columbia until decades later.<sup>33</sup>

With strong business ties and a robust advertising campaign, the Union Savings Bank was immediately successful: it had doubled its capital stock to \$50,000 within months of its opening.<sup>34</sup> One year into business, the bank moved to expand its operation and to anchor itself in Columbia's landscape with a permanent location. In November 1909, the Union Savings Bank purchased the LaMotte Building on the corner of Gervais Street and Main Street for \$50,000.<sup>35</sup> The bank honored the long term lease of the city's street railway to use the space as a transfer station as it laid plans for a new building on the site.<sup>36</sup> In 1911, the bank purchased the building to the east, facing onto Gervais Street, to create a larger, L-shaped lot.<sup>37</sup> The bank had reason to be ambitious: profits allowed for its capital to double again to \$100,000 by September 1910 and it became a national bank that spring (meaning it was chartered to operate beyond state boundaries).<sup>38</sup>

With two adjacent lots on which to build, the newly minted "Union National Bank of Columbia" had a decision to make: should it demolish the existing structures and construct a building exclusive for its business or an income-producing skyscraper? The debate among bankers over building type was lively at the very moment in which Norwood and his compatriots were considering their options.<sup>39</sup> A bank's architectural choices projected its brand more clearly than any advertising: "The bank building is the correct fulfillment of the needs of local banking psychology. In accordance with the accuracy with which this is gauged the success of a new bank building may be measured."<sup>40</sup> If a bank built a skyscraper in a city without a market for leasing office space, the public would deem it risky — a very undesirable quality for a lending institution.<sup>41</sup> A tall office building in a city that could support speculative office space, on the other hand, projected "sound judgment" as the structure would be a "certain revenue producer,

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<sup>32</sup> National Park Service, "The St. Luke Penny Savings Bank," last modified January 4, 2017, accessed July 18, 2018, <https://www.nps.gov/mawa/the-st-luke-penny-savings-bank.htm>.

<sup>33</sup> Email communication with John Sherrer, Historic Columbia, July 23, 2018.

<sup>34</sup> *Columbia Record*, January 15, 1909; "Statement of Condition of the Union Savings Bank," *Columbia Record*, June 26, 1909.

<sup>35</sup> A. Gamewell LaMotte to the Union Savings Bank, Deed Book AV, page 356, Richland County Register of Deeds, Columbia, SC.

<sup>36</sup> "Ten Story Building Planned for City," *State* (Columbia), September 23, 1911.

<sup>37</sup> "Building Sold for High Price," *State* (Columbia), March 22, 1911.

<sup>38</sup> "National Bank for Columbia," *State* (Columbia), March 5, 1910.

<sup>39</sup> "An Excellent Example of Modern Bank Architecture," *The Bankers Magazine* 85 (1912): 200; A. C. David, "The Building of the First National Bank of Chicago," *The Architectural Record* 19, no. 1 (January 1906): 55-6. See also Charles Belfoure, *Monuments to Money: The Architecture of American Banks* (Jefferson, NC: McFarland & Company, Inc., Publishers, 2005), 164-78.

<sup>40</sup> Alfred C. Bossom, "Requirements of a Modern Bank Building," *Journal of the American Bankers Association* (June 1920): 705.

<sup>41</sup> Bossom, "Requirements of a Modern Bank Building," 705.

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often enabling the bank to live practically rent free.”<sup>42</sup> If a bank did choose to construct a single-use building, but went over-the-top with its architectural decoration, it could appear frivolous or even dishonest.<sup>43</sup>

Even as a small city with a relatively new banking scene, Columbia had examples of multiple bank typologies for Norwood and his board to consider. Three-story banks stood at 1530 Main Street (Canal Dime Savings Bank) and at the corner of Washington and Main Street (South Carolina National Bank, now demolished) in 1912. The Canal Dime Savings Bank was designed by W. B. Smith Whaley in the Romanesque Revival style; the South Carolina National Bank was Classical Revival.<sup>44</sup> With substantial banking halls at street-level and offices above, the buildings were primarily banking institutions with a handful of offices rented to urbane professionals on the upper floors.<sup>45</sup> Columbia had one skyscraper bank by the time that the Union National Bank was making its plans. The National Loan and Exchange Bank had built the twelve-story brick structure at 1338 Main Street in 1903. Known as the Barringer Building since the 1950s, it hosted everything from construction companies (including its contractor, John Jefferson Cain) to insurance companies, building and loan associations, architects, oil brokers, the Georgia Railroad, and stenographers.<sup>46</sup>

With downtown office space relatively limited and the city’s economy on the rise, a skyscraper was certainly a viable choice for the Union National Bank. But was it risky? The growth of Columbia’s downtown was relatively new. Sanborn Fire Insurance maps from 1910 indicate that the city’s primary commercial activity was almost entirely concentrated in the five blocks of Main Street north of the State House/Gervais Street. Initially, the Union National Bank seemed to choose a middle-ground between the two building types: two months after purchasing the additional lot on Gervais Street in May 1911, it announced plans to construct a “handsome six-story building.”<sup>47</sup> It seemed a safe choice in line with the city’s existing bank buildings.

By the fall of that same year, the Union National Bank’s plans grew much more ambitious: it announced that it was now planning to construct the city’s second skyscraper. In September 1911, *The State* reported that the Union National Bank would raise a ten-story high office building costing \$100,000 on the corner of Gervais and Main Streets. With eleven stories, the “fastest elevators in town,” 101 offices to let, and a state-of-the-art heating and electrical system, the L-shaped Union National Bank Building would certainly outshine any other bank in

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<sup>42</sup> Bossom, “Requirements of a Modern Bank Building,” 705.

<sup>43</sup> “Bank Architecture,” *The Bankers Magazine* 86 (February 1913): 143; David, “The Building of the First National Bank of Chicago,” 49-58.

<sup>44</sup> Russell Maxey, *South Carolina’s Historic Columbia: Yesterday and Today in Photographs* (Columbia: The R. L. Bryan Company, 1980), 252-55.

<sup>45</sup> According to the 1912 City Directory, the State Bank, Richland Building and Loan Company, and Carolina Building and Loan Company occupied 1530 Main Street. The Carolina National Bank shared its building with the Domestic Building and Loan Company, J. M. Eison, J V Wilson, and two doctors’ offices.

<sup>46</sup> 1912 City Directory. See also *South Carolina Encyclopedia*, s.v., “Barringer Building,” John M. Sherrer III, accessed July 2018, <http://www.scencyclopedia.org/sce/entries/barringer-building/>.

<sup>47</sup> “Congressman Lever in City,” *Columbia Record*, May 19, 1911.



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Columbia.<sup>48</sup> The transfer station would remain on the site, accessed via Gervais Street.<sup>49</sup> *The State* went so far as to boast that the structure would be the “handsomest in the South.”<sup>50</sup>

Two factors likely led Norwood and his compatriots to aggrandize their plans: competition and location. Urban banks had long recognized the desirability of a corner site; it was more valuable and visible than other lots, projecting good judgment for an institution.<sup>51</sup> With two adjacent, perpendicular lots, one facing onto Gervais Street and the other onto Main Street directly across from the State House, the bank found itself at one of the most traveled intersections in the state. It was also on the “right” end of Main Street. Reporter August Kohn wrote in 1912 that with mill villages and new residential developments (e.g. Shandon) south of the State House, the southern portion of Main Street was the most desirable area for new businesses. The federal government’s choice of the lot just east of the Union National Bank’s for a new post office — on the corner of Gervais and Sumter Streets — confirmed this assertion.<sup>52</sup> The corner site also promised light and air on two sides, making speculative office space more viable. Finally, a good location acted as “a great advertisement for the full twenty-four hours of the day.”<sup>53</sup> With Columbia growing, the opportunity to build high and conspicuous on such a coveted corner was surely difficult to resist.

The timing of the bank’s more aggressive building plans suggests that the choice of a skyscraper was also a response to Columbia’s increasingly competitive markets for banking and office space. Three months after the Union National Bank announced its six-story building, officers and directors of the Palmetto National Bank formed the Palmetto Construction Company to finance a fourteen-story skyscraper on a Main Street corner lot three blocks north. The building would cost \$425,000 and be located directly across from Columbia’s then only existing skyscraper, occupied by the National Loan and Exchange Bank.<sup>54</sup> The National Loan and Exchange, meanwhile, was planning to expand with a second, adjacent building to meet “a genuine demand for modern office accommodations.”<sup>55</sup> With three skyscrapers projected, the intersection of Washington and Main Streets promised to be “the banking centre of Columbia.”<sup>56</sup> The Union National Bank’s release of its skyscraper plans just a few weeks before the Palmetto National Bank’s implies that once its board got wind of the other’s scheme, it decided to take the risk and build a larger bank-office building.

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<sup>48</sup> “Civic Pride on Handsome New Bank Building,” *Columbia Record*, September 13, 1913.

<sup>49</sup> It is unclear when the transfer station left the site. It is not listed as a tenant in the building in the Columbia City Directories after 1912.

<sup>50</sup> “Building for City,” *State* (Columbia), September 23, 1911.

<sup>51</sup> Belfoure, *Monuments to Money*, 170-71.

<sup>52</sup> “Sky Line of Columbia,” *State* (Columbia), March 26, 1912. The post office (now the SC State Supreme Court) was not built until the 1920s.

<sup>53</sup> Bossom, “Requirements of a Modern Bank Building,” 706.

<sup>54</sup> “Notice of Opening of Books of Subscription of Palmetto Construction Company,” *Columbia Record*, August 16, 1911; “Bank Will Build New Skyscraper,” *State* (Columbia), September 26, 1911. The bank took ownership of the building following its completion. See “New Palmetto Building Is Purchased by Bank,” *State* (Columbia), December 27, 1913.

<sup>55</sup> “Banking and Financial Notes,” *The Bankers Magazine* 84 (1912): 613. The second National Loan and Exchange Bank tower was never built.

<sup>56</sup> “Bank Will Build New Skyscraper.”

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The Union National Bank's gamble paid off. Newspapers covered the building's construction from June 1912 to August 1913 down to the installation of its electrical system, providing free advertising for the still young enterprise and solidifying it as a central force in the city's recent success.<sup>57</sup> The simultaneous construction of two steel skyscrapers — the Palmetto and the Union National — indicated the city's ascendance and modernity. *The Columbia Record* dubbed Columbia the "Home of the Skyscraper" and *The State* boasted: "When they are erected, Columbia can boast a 'skyline' of some proportions."<sup>58</sup> They confirmed that the capital city was no longer a backwater, but a genuine metropolis. Finished first out of the two tall buildings in August 1913 (the Palmetto opened later that fall), the Union National Bank Building earned the title of the city's second "real true, true skyscraper" and enjoyed a wave of praise separate from the similarly Gothic, terracotta Palmetto Building.<sup>59</sup> *The Columbia Record* wrote of Columbians' pride in the building: "Such a feeling of gratitude and appreciation is due in large measure to the people who were responsible for the erection of the imposing new Union National Bank building...Its presence in this city, conspicuously placed as it is, is another large reason for the justification for Columbia's claims as a metropolis. It is at the same time an everlasting monument to the faith of Columbia's citiness in her future and in her possibilities."<sup>60</sup>

When the Union National Bank moved into its namesake building in September 1913, it occupied only the basement, first, and mezzanine floors. The rest of the building was given over to offices leased to individuals or companies. Each floor contained ten offices arranged on a double-loaded corridor. The offices were each connected to each other so that they could easily be joined into suites.<sup>61</sup> Because of the narrow footprint and corner site, all offices in the building had access to natural light and air through the building's operable sash windows. The heating system further allowed each tenant to control their air temperature.<sup>62</sup> The skyscraper even featured a vacuum system. The bank ran an advertisement shortly after the building opened proclaiming that it was "in the Very Heart of Columbia's Intensest Activity," boasting "no tall buildings in close proximity," and touting that it was literally "situated in transit center."<sup>63</sup> These particulars of footprint, location, and internal infrastructure made the Union National Bank Building attractive to potential tenants and differentiated it from Columbia's other two skyscrapers. Within a year of opening, it had tenants on each floor, including life insurance and mortgage companies, lawyers, radio experts, and state agencies. It remained packed throughout the period of significance, adding a significant number of physicians of all kinds by the early 1920s.

The Union National Bank continued to ride the wave of a strong economy once the building was completed. The bank increased its capital stock to \$150,000 within a year of occupying its

<sup>57</sup> "Rapping the Ribs of Skyscrapers," *State* (Columbia), June 20, 1912; "Union National to Increase Capital Stock," *Columbia Record*, September 13, 1913.

<sup>58</sup> "Columbia, the Home of the Skyscraper," *Columbia Record*, September 13, 1913; "Sky Line of Columbia."

<sup>59</sup> "New Buildings on Main Street," *State* (Columbia), December 8, 1912; "To Open New House for Palmetto Bank," *State* (Columbia), September 14, 1913.

<sup>60</sup> "The Pride on Handsome New Bank Building," *Columbia Record*, September 13, 1913.

<sup>61</sup> "The Union National Bank to Have Handsome Home," *State* (Columbia), December 5, 1911.

<sup>62</sup> "Civic Pride on Handsome New Bank Building."

<sup>63</sup> *Columbia Record*, September 13, 1913.

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building.<sup>64</sup> The expansion of railroads and industry, the Good Roads Movement, and World War I's boost of the cotton market kept South Carolina banking strong for the rest of the 1910s.<sup>65</sup> But the healthy market for banking also meant that the Union National Bank's competitors were doing well. While deposits in state banks rose from \$64 million in 1910 to \$104 million in 1920, the average number of national banks in South Carolina went from 59 in 1910 to 72 in 1920, up from 23 in 1900. Problems of long term over-investment, speculation, the boll weevil's destruction of large swaths of the cotton market, and corruption finally led banking in South Carolina, as in the rest of the country, to shrink to the point of collapse over the 1920s. 225 banks in South Carolina closed before the stock market crash of 1929, including 40 national banks.<sup>66</sup>

Finding it unprofitable to stand alone in an increasingly challenging climate, the Union National Bank consolidated with the Peoples National Bank of Columbia to form the Liberty National Bank in 1918.<sup>67</sup> The Liberty National Bank failed less than five years later and it was absorbed — including the ownership of the building — by the National Loan and Exchange Bank in 1923.<sup>68</sup> Interestingly, the National Loan and Exchange Bank had also “gobbled up” the Palmetto National Bank, then failing in its skyscraper just up Main Street.<sup>69</sup> The National Loan and Exchange Bank then sold the property to the Carolina Life Insurance Company in what *The Columbia Record* called “the greatest value in real estate of any single deal ever made in Columbia” in 1925.<sup>70</sup> Not finding the building itself to be enough advertising, the Carolina Life Insurance Company erected an enormous lighted sign on the southwest corner of the building's facade. Reading “Carolina Life,” the sign indicated that the skyscraper building type was no longer enough to boast the structure's chief occupant. Carolina Life owned 1200 Main Street until 1951 and it has since been owned by a series of property management companies and investors. The “Carolina Life” sign was removed in the early 1970s.

### **Politics/Government**

The state of South Carolina's perpetual inability to provide sufficient office space for its government on the grounds of the State House likely factored into the Union National Bank's calculation to build a skyscraper rather than a smaller office building or standalone bank. State agencies rented office space across the city by the 1910s and could be relied upon as a potential tenant for the bank's speculative real estate venture. Situated directly across the street from the center of state government, its tiers of offices promised to be a “beehive of energy” at one of South Carolina's most important intersections.<sup>71</sup> Sure enough, the state consistently occupied multiple floors of the Union National Bank Building after it opened in the fall of 1913 until the construction of the first state office building in the mid-1920s.

<sup>64</sup> “Union National to Increase Capital Stock.”

<sup>65</sup> *Making Change*, 34-45.

<sup>66</sup> *Making Change*, 49-56.

<sup>67</sup> “Peoples National and Union National Banks Will Be Consolidated,” *Columbia Record*, December 15, 1918.

<sup>68</sup> “Liberty National Merges with Loan and Exchange,” *State* (Columbia), October 24, 1923; “Court Hears Case of Liberty Bank,” *Columbia Record*, July 27, 1926.

<sup>69</sup> “National Loan & Exchange Bank to Settle with Former Depositors of the Merchants Bank on Tuesday,” *Columbia Record*, March 24, 1924.

<sup>70</sup> “Skyscraper Sold, Largest Deal in Columbia Realty,” *Columbia Record*, October 25, 1925.

<sup>71</sup> “The Pride on Handsome New Bank Building.”

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Even though the State House had been considered completed only in 1903, it was not built with enough office space for the state's various agencies. Forced to rent space all over the city, state politicians called for the construction of new office buildings on the state house grounds as early as 1907.<sup>72</sup> *The State* agreed that having all state agencies closer together would improve communication amongst them and that rent paid to private property owners "could be diverted into the State treasury."<sup>73</sup> Year after year followed without action on plans for expanding office space at the State House.

Discussions over the state's lack of sufficient office space were especially embattled in the months that the Union National Bank was planning its skyscraper. Architect and State Representative Albert Whitner Todd's plans for wings on either side of the State House dissolved into accusations of graft before the merits of its architecture were even discussed, for example.<sup>74</sup> These public debates over whether and how to expand the State House might have helped the bank in its decision to build a tall office building. With a lot so close to the State House, it was almost guaranteed that the state would lease space above the bank.

Indeed, the state government was a significant tenant throughout the Union National Bank Building's period of significance. City directories indicate that The State Railroad Commission rented multiple offices from the opening of the building until the sale of the skyscraper to the Carolina Life Insurance Company in 1925. The federal and state Departments of Agriculture also rented space in the building throughout this period, preferring the eighth floor. The state bank examiner, State Council of Defense, District Board of Education, US Bureau of Animal Industry, State Board of Public Welfare, State Veterinarian, and State Warehouse Commissioner were all tenants. These agencies' presence in the building likely encouraged statewide organizations with similar interests to choose the Union National Bank Building for their offices as well. The South Carolina Farmers Union, South Carolina Cotton Association, and South Carolina Tuberculosis Association, for example, all rented space in the building over 1914-25. South Carolina's lease with the Union National Bank became a tense political point in 1914, when populist governor Coleman Livingston Blease vetoed an appropriation bill that included rent for offices in the building.<sup>75</sup> Norwood defended his institution in an editorial entitled "Not Effort to Rob."<sup>76</sup>

By the early 1920s, the state's lack of office space became dire. A 1922 report by the Committee on Efficiency and Consolidation described the government's problems of staffing and

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<sup>72</sup> John M. Bryan, *Creating the South Carolina State House* (Columbia: University of South Carolina Press, 1999), 141-43.

<sup>73</sup> "State Capitol is Inadequate," *State* (Columbia), February 5, 1907.

<sup>74</sup> Bryan, *Creating the South Carolina State House*, 141-44.

<sup>75</sup> "Won't Legally Bind State," *Columbia Record*, March 9, 1914. See *South Carolina Encyclopedia*, s.v., "Blease, Coleman Livingston," William V. Moore, accessed July 25, 2018, <http://www.scencyclopedia.org/sce/entries/blease-coleman-livingston/>.

<sup>76</sup> "Not Effort to Rob," *State* (Columbia), July 25, 1914. The scene was especially tense because Norwood's brother, John Norwood, had verbally attacked the governor in a public debate. He pled guilty the day after Norwood's editorial. See "Greenville Banker Denounces Blease," *State* (Columbia), July 19, 1914; "Norwood Declares Gov. Will Try to Evade a Showdown," *Columbia Record*, July 22, 1914; "Pleas of Guilty by Greenville Men," *State* (Columbia), July 26, 1914.

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duplication of resources and noted that the state was spending more than \$18,000 for 14,801 square feet of leased space outside of the State House.<sup>77</sup> Finally convinced that a new structure would cost less than the state was spending on rent in buildings like the Union National Bank, state legislators appropriated funds to build the first state office building (now known as the Calhoun Building) in 1924.<sup>78</sup> Even after the building opened three years later, state agencies continued to use rental space throughout the city. With its location just across the street from the State House, the Union National Bank was a key landlord for the state throughout its lifetime. Its earliest and most consistent state tenants — the State Railroad Commission and Department of Agriculture — did move out with the opening of the new state office building in 1927.

### **Architecture**

Throughout the design and construction of the Union National Bank Building, newspapers and the bank itself emphasized its skyscraper type, location, and materials — terracotta and steel — when discussing and praising its architecture. Emphasized by its three-part composition, the building's soaring height and terracotta sheathing signaled modernity and likened the small capital to metropolises like New York and Chicago. The building's Gothic Revival style was assumed as another urbane quality of the structure: by the 1910s, Gothic arches appeared on skyscrapers in major American cities, notably on New York's Woolworth Building and the Palmetto Building just up Columbia's Main Street.

Darlington-born architect William Augustus Edwards designed the Union National Bank Building. A graduate in the first class of mechanical engineering students at South Carolina College (now the University of South Carolina), Edwards began his career with fellow South Carolinian Charles C. Wilson in Roanoke, Virginia. The duo opened the firm Wilson & Edwards in Columbia in 1896, Wilson retired in 1902, and Edwards moved to Atlanta with new partner Frank C. Walter in 1908. By the time of the bank commission, he was practicing solo in Atlanta.<sup>79</sup> Edwards became a member of the American Institute of Architects the same year that he completed the project.<sup>80</sup>

The Union National Bank announced Edwards as its architect at the same time it proclaimed its intention to build a skyscraper.<sup>81</sup> Although Edwards was noted regionally, he had likely never completed an office building that tall before.<sup>82</sup> He probably got the job through Norwood, for

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<sup>77</sup> *Report of the Joint Committee on Economy and Consolidation, Appointed by the General Assembly Session of 1921, Submitted to the Regular Session of 1922* (Columbia: Gonzales and Bryan, State Printers, 1922), 74-5.

<sup>78</sup> Bryan, *Creating the South Carolina State House*, 145-49; Anjuli Grantham, "John C. Calhoun State Office Building," National Register of Historic Places Nomination Form, 2011.

<sup>79</sup> Yates Snowden and Harry Gardner Cutler, eds., *History of South Carolina* (Chicago: The Lewis Publishing Company, 1920), 80; "Architect Partnership," *State* (Columbia), February 2, 1896; "Wilson & Edwards," *State* (Columbia), December 23, 1897; *South Carolina Encyclopedia*, s.v. "Edwards, William Augustus," Andrew W. Chandler, accessed July 24, 2018, <http://www.scencyclopedia.org/sce/entries/edwards-william-augustus/>.

<sup>80</sup> Membership File of William A. Edwards, The AIA Historical Directory of American Architects, American Institute of Architects, accessed July 24, 2018, <http://public.aia.org/sites/hdoaa/wiki/Wiki%20Pages/ahd1012338.aspx>.

<sup>81</sup> "Ten Story Building Planned for City."

<sup>82</sup> This author has found no evidence that Edwards ever designed a skyscraper other than the Union National Bank.

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whom he had designed a home at 1927 Pendleton Street in 1909.<sup>83</sup> Edwards had also designed a residence for John Jefferson Cain, the contractor for the National Loan and Exchange Building and the city's only skyscraper in 1912 and had worked with him on a number of buildings in Florida.<sup>84</sup> Although the bank publicly solicited bids for the Union National Bank's construction, there was in all probability little discussion over the choice of John J. Cain.<sup>85</sup> His company had just been awarded the contract for the Palmetto Building and also had his own, steel-framed, seven-story, luxury Jefferson Hotel (now demolished) under construction on the corner of Main and Laurel Streets.<sup>86</sup>

Before, during, and after its construction, Columbians consistently commended the building for its form: "a real true, true skyscraper."<sup>87</sup> Organized in three distinct parts, it followed the formula for tall office buildings set by Chicago architect Louis Sullivan in his landmark essay "The Tall Office Building Artistically Considered" almost twenty years earlier: its ground floor had "ample spacing, ample light, and great freedom of access" with multiple entrances and a mezzanine above. Large windows and a base differentiated from the rest of the tower marked the bank as the building's only retail tenant. Above were eight "stories of offices piled tier upon tier, one tier just like another tier, one office just like all the other offices, — an office being similar to a cell in a honey-comb," ready for interchangeable tenants. The repetition of the floors indicated the repetition of the steel frame beneath, expressing the internal structure of the building on its exterior. Topping it off was a penthouse attic with lower ceiling heights than the floors below. Belt courses defined each of the three sections, clarifying the distinction between the different kinds of spaces. The building's Gothic ornament was subordinate to the clear demarcation of the three sections; clarity of composition was more important than any applied decoration.<sup>88</sup>

Per Sullivan's instructions, "Form follow[ed] function" in Edwards' design for the skyscraper. Its three levels (especially the base and honeycomb shaft) differentiated the building's various functions, honestly translating the structure's program on its exterior. Its composition's emphasis on verticality also clearly belied its steel frame. The unbroken engaged columns, pilasters, and consistently parallel bays of windows flaunted the building's height and made evident its skeleton of steel and reinforced concrete. The amount of glass on the Gervais Street façade denied the possibility of load-bearing walls, while the narrow Main Street elevation rose straight from the sidewalk like a towering column.

The skyscraper form's honest expression of program, celebration of height, and frank revelation of its underlying structural system was more important than its stylistic decoration. Its form linked the Union National Bank to exciting structures in bigger, more glamorous American

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<sup>83</sup> Staci Richey, "1200 Main Street: Union National Bank Building or the Columbia Building." report March 2012.

<sup>84</sup> "Proprietor John J. Cain's One Ambition," *Columbia Record*, July 28, 1913; "Inn at USC: History," accessed July 24, 2018, <http://www.innatusc.com/history.aspx>. Cain's house is at 1619 Pendleton Street in Columbia, now the Inn at USC.

<sup>85</sup> "Bids Submitted on New Building," *State* (Columbia), March 13, 1912; "Award Contract to John J. Cain," *State* (Columbia), March 14, 1912.

<sup>86</sup> "Sky Line of Columbia."

<sup>87</sup> "New Buildings on Main Street."

<sup>88</sup> Louis Sullivan, "The Tall Office Building Artistically Considered," *Lippincott's Magazine* (March 1896): 403-08.

Union National Bank Building

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cities: its very type was a marker of the city's success. Its unabashed height also made it more modern than the nearby Barringer Building, with its horizontal lines of dark brick wrapping its principal elevations. A reporter for *The State* instructed Columbia about the Union National Bank Building: "The tall, compact building — almost puritanically innocent of ornament has a meaning...and it is beautiful because it is necessary. It bespeaks the serious trend of the times and the sure and simple foundation upon which the republic's civilization is built."<sup>89</sup> The frankness of the Union National Bank's structure also followed the leading advice of the banking profession for bank-office buildings. A 1906 article on Daniel Burnham's First National Bank of Chicago, a fourteen-story structure, remarked that the most important aspect of its architecture was its division into discernable parts that honestly revealed the divisions of the offices on individual floors.<sup>90</sup> In a business in which trust was of the utmost importance, a bank's frank expression of the building's purpose made it both modern and honest.

Steel supported the building's height, but it also served as a "fireproof" structural system. As a bank and as an office building, the Union National Bank Building needed to project safety and security. Its first advertisements described its office space as "modern up-to-date, ten story, steel constructed, fire-proof."<sup>91</sup> Furniture used in the bank, the stairways, and mesh throughout the windows was also made with steel. Columbians reveled in the sound of the simultaneous construction of the steel-frames of the Union Bank Building, the Palmetto Building, and the Jefferson Hotel: "The cheerful noise of the steel workers' tools will herald the approaching communication of well-laid plans for giving Columbia a skyline which will overtop that of many Southern cities of twice its population." The construction boom brought with it 150 jobs and Cain leased an empty lot on Gervais Street in order to store steel.<sup>92</sup>

The use of terracotta and brick throughout the building was also intended to fireproof the structure. Concrete-encased terracotta blocks (supported by steel joists and riveted plate girders) made up the building's floors and brick and terracotta sheathed the exterior.<sup>93</sup> The light-colored, glazed terracotta cladding on the two principal elevations projected the building's "fireproof" quality and connected it to other skyscrapers employing the same materials in bigger cities. Long used by architects to fireproof interiors or as a cheap alternative to dark-colored masonry on exteriors, noted Chicago architect Daniel Burnham first clad his Reliance Building in white glazed terracotta tiles to dramatic effect in 1895. The material's slight weight served the building's needs to be tall and to maximize light-filled office space. Its color differentiated the structure among its competitors. Finally, the material allowed the building to be cleaned. In dirty cities, the ability to simply wipe accumulated soot from a building was a dream for urban sanitation enthusiasts.<sup>94</sup> The Union National Bank Building's terracotta was given its first "good bath" shortly before completion to remove stray mortar and to reveal the joints between the tiles. After scrubbing and wiping the tiles with an acid solution, workmen "filled the cracks between

<sup>89</sup> E. J., "By Systematic Work Steel Framework Goes Up," *State* (Columbia), October 4, 1912.

<sup>90</sup> David, "The Building of the First National Bank of Chicago," 58.

<sup>91</sup> *Columbia Record*, September 13, 1913.

<sup>92</sup> "Rapping the Ribs of Skyscrapers."

<sup>93</sup> Bennett Preservation Engineering, "A Preliminary Assessment of the Terra Cotta."

<sup>94</sup> Joanna Merwood-Salisbury, *Chicago 1890: The Skyscraper and the Modern City* (Chicago: The University of Chicago Press, 2009), 95-115.

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the clean terra cotta blocks with white cement, using almost as much care as a dentist does in filling a tooth” to reveal a “clean and marbly white” facade.<sup>95</sup>

The Union National Bank Building was part of a rush of terracotta-clad buildings in Columbia: John C. Cain was also cladding the Palmetto Building and the Renaissance Revival Arcade Building’s two facades (opening onto Main Street and Washington Street) with the stuff.<sup>96</sup> Currently in use on cosmopolitan buildings like New York’s Woolworth Building, the material was yet another example of Columbia’s modernity.<sup>97</sup> An advertisement for the Atlanta Terra Cotta Company, the provider of all of the terracotta for the Union National Bank, called it “the building material of today and the future.”<sup>98</sup> Compared with the dark brick of Columbia’s first skyscraper, the National Loan and Savings Bank Building, the gleaming terracotta did seem to signal an optimistic new age.

As an industrially-produced material, terracotta could be cast in any shape to suit any architectural style or design. Edwards’ choice of the Gothic Revival for the Union National Bank Building’s terracotta details was not surprising and barely noted by the local press: it was a vital part of his repertoire by the 1910s and it had long been in use for urban American buildings. An architect in the Beaux Arts tradition, Edwards was fluent in a number of historical architectural styles; he adapted them to various building types according to prevailing trends of the era.<sup>99</sup> By the turn-of-the-century, he had become an expert in the Gothic Revival and especially in its adaptation for collegiate buildings. He designed Collegiate Gothic structures at Winthrop College (Rock Hill, SC), Limestone College (Gaffney, SC), Agnes Scott College (Decatur, GA), and at the University of Florida and Florida State University as the official architect of the Florida Board of Control.<sup>100</sup> Mostly brick with contrasting stone or concrete details, these structures exhibited Edwards’ comfort applying the style to a variety of building sizes, types, and budgets.

Although the Gothic Revival had never been a popular architectural style for standalone American bank buildings, it was very much *en vogue* for skyscrapers by the 1910s.<sup>101</sup> As architects searched for a way to ornament and express the essential height of the newly invented steel-framed commercial building, the Gothic period emerged as a source for inspiration. Europeans had long used the style in soaring cathedral buttresses and towers, making it a logical choice for a fundamentally tall building type. With such ecclesiastical connections, it could also

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<sup>95</sup> “New Skyscraper Given Good Bath,” *State* (Columbia), May 28, 1913.

<sup>96</sup> Larry Lane, “Building Columbia” (master’s thesis, University of South Carolina, 2018), 38-9, 75.

<sup>97</sup> “Tallest Office Building in the Two Carolinas,” *State* (Columbia), December 14, 1913.

<sup>98</sup> *Columbia Record*, September 13, 1913.

<sup>99</sup> See Richard W. Longstreth, “Academic Eclecticism in American Architecture,” *Winterthur Portfolio* 17, no. 1 (Spring 1982): 55-82; Richard Guy Wilson, Dianne H. Pilgrim, and Richard N. Murray, *The American Renaissance, 1876-1917* (New York: Brooklyn Museum, 1979).

<sup>100</sup> Stephen Kerber, “William Edwards and the Historic University of Florida Campus: A Photographic Essay,” *The Florida Historical Quarterly* 57, no. 3 (January 1979): 327-36. On the Collegiate Gothic, see Paul Veneble Turner, *Campus: An American Planning Tradition* (The University of Michigan, 1987), 214-47.

<sup>101</sup> See Belfoure, *Monuments to Money*, 90-5.



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signal that Americans' social and cultural aspirations were greater than pure profit.<sup>102</sup> On the other side of the argument, Ralph Adams Cram, the nation's foremost proponent of the Collegiate Gothic, used the style in campus buildings to indicate their separateness from an increasingly commodified America. He found it antithetical and inappropriate to use the ecclesiastical style for such an unabashedly commercial building type.<sup>103</sup> Edwards clearly had no such qualms when choosing the Gothic Revival for the Union National Savings Bank Building.

The most sensational building in America then under construction — the Woolworth Building — might have inspired Edwards to choose the Gothic Revival for Columbia's latest skyscraper. Designed by Cass Gilbert for the five-and-dime Woolworth Company, it was the tallest building in the world when it opened in April 1913. Lavishly covered in terracotta and marble details inspired by fifteenth-century European architecture, the building sought to reconcile medieval design with the quintessential modernity of the skyscraper. Gilbert and Frank Winfield Woolworth, the client, chose the Gothic Revival to explicitly tie the business to the medieval past. It referenced an idealized era of free trade and morally justified the Gilded Age's unrelenting quest for wealth. The building did indeed capture the public's imagination as a "cathedral of commerce" and effectively branded the Woolworth Company.<sup>104</sup> By tying its small institution to the medieval — and to the recently completed New York tower — the Union National Bank confirmed both its moral and metropolitan aspirations.

The building's Gothic Revival theme extended to the banking hall, with decorative carving (perhaps in marble or terracotta), paneled oak walls, and an exposed timber frame ceiling that evoked secular — rather than ecclesiastical — medieval architecture. Edwards and the bank intended the double-height space to impress potential customers; it was a representation of the young institution's success and conservatism. Because of the hall's narrow twenty-eight foot wide footprint, the cashier and teller's cages and counters were arranged on the blank north wall; the south wall, with its large windows, was left open. A delicate decorative iron screen separated employees from customers without alienating them or cutting off light and air. Enclosed offices for the bank's officers were arranged at the eastern end of the banking hall and on the mezzanine level. These materials and arrangements followed the advice of contemporary bank professionals and architects by dividing public and working space.<sup>105</sup> The all-important vaults were located along the blank northern wall, adjacent to the elevators, on the basement and first levels.<sup>106</sup> The first floor location consciously allowed customers to see the vault, but not to have ready access to it.<sup>107</sup>

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<sup>102</sup> Katherine Solomonson, *The Chicago Tribune Tower Competition: Skyscraper Design and Cultural Change in the 1920s* (New York: Cambridge University Press, 2001), 182-89.

<sup>103</sup> Solomonson, *The Chicago Tribune Tower Competition*, 182-3.

<sup>104</sup> Elizabeth Emery, "The Corporate Gothic of New York's Woolworth Building: Medieval Branding in the Original 'Cathedral of Commerce,'" *Studies in Medievalism* 22 (2013): 1-10.

<sup>105</sup> Philip Sawyer, "The Planning of Bank Buildings," *The Architectural Review* (December 1905): 28; M. S. Kelly, "Modern Bank Furniture and Fittings," *The Architectural Review* (December 1905): 32-34. See also Belfoure, *Monuments to Money*, 134-48.

<sup>106</sup> For period advice to bankers on bank vaults, see Frederick S. Holmes, "The Design and Construction of Modern Bank Vaults," *The Architectural Review* (December 1905): 35-38.

<sup>107</sup> Sawyer, "The Planning of Bank Buildings," 30.

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**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 # \_\_\_\_\_  
 recorded by Historic American Landscape Survey # \_\_\_\_\_

**Primary location of additional data:**

- State Historic Preservation Office  
 Other State agency  
 Federal agency  
 Local government

Union National Bank Building  
Name of Property

Richland County, SC  
County and State

University

Other

Name of repository: \_\_\_\_\_

**Historic Resources Survey Number (if assigned):** \_\_\_\_\_

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## 10. Geographical Data

**Acreage of Property** .07

Use either the UTM system or latitude/longitude coordinates

### Latitude/Longitude Coordinates (decimal degrees)

Datum if other than WGS84: \_\_\_\_\_

(enter coordinates to 6 decimal places)

- |                        |                       |
|------------------------|-----------------------|
| 1. Latitude: 34.001641 | Longitude: -81.033245 |
| 2. Latitude: 34.001664 | Longitude: -81.033183 |
| 3. Latitude: 34.001528 | Longitude: -81.033120 |
| 4. Latitude: 34.001426 | Longitude: -81.033439 |
| 5. Latitude: 34.001495 | Longitude: -81.033472 |
| 6. Latitude: 34.001573 | Longitude: -81.033211 |

**Or**

### UTM References

Datum (indicated on USGS map):

NAD 1927 or  NAD 1983

- |          |           |           |
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| 1. Zone: | Easting:  | Northing: |
| 2. Zone: | Easting:  | Northing: |
| 3. Zone: | Easting:  | Northing: |
| 4. Zone: | Easting : | Northing: |

Union National Bank Building  
Name of Property

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**Verbal Boundary Description** (Describe the boundaries of the property.)

The boundaries of the L-shaped footprint of the Union National Bank Building conform to Richland County, SC Parcel #R09013-07-08.

**Boundary Justification** (Explain why the boundaries were selected.)

The boundaries conform to the footprint of the Union National Bank Building.

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**11. Form Prepared By**

name/title: Lydia Mattice Brandt, Ph.D.  
organization: Ward Brandt Consulting, LLC with funding from the Richland County Conservation Commission  
street & number: 114 Keith Drive  
city or town: Greenville state: SC zip code: 29607  
e-mail: lydiamatticebrandt@gmail.com  
telephone: 646-263-1434  
date: August 2018

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**Additional Documentation**

Submit the following items with the completed form:

- **Maps:** A **USGS map** or equivalent (7.5 or 15 minute series) indicating the property's location.
- **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.
- **Additional items:** (Check with the SHPO, TPO, or FPO for any additional items.)

**Photographs**

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels (minimum), 3000x2000 preferred, at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map. Each photograph must be numbered and that number must correspond to the photograph number on the photo log. For simplicity, the name of the photographer, photo date, etc. may be listed once on the photograph log and doesn't need to be labeled on every photograph.

Union National Bank Building  
Name of Property

Richland County, SC  
County and State

### Photo Log

Name of Property: Union National Bank Building

City or Vicinity: Columbia

County: Richland

State: SC

Photographer: various

Date Photographed: various

Description of Photograph(s) and number, include description of view indicating direction of camera:

- 1 of 22: Primary elevations of the Union National Bank Building, facing northeast. Photograph by Lydia Mattice Brandt, 2018.
- 2 of 22: West (Main Street) elevation of the Union National Bank Building with glass panels removed. Photograph by Bob Keene, November 2013.
- 3 of 22: West (Main Street) elevation, close up view, of the Union National Bank Building with glass panels removed. Photograph by Bob Keene, November 2013.
- 4 of 22: Union National Bank Building, facing southeast. Photograph by Lee Ann Kournegay, 2018.
- 5 of 22: Union National Bank Building, facing northwest. Photograph by Lydia Mattice Brandt, 2018.
- 6 of 22: East elevation of the Union National Bank Building. Photograph by Lydia Mattice Brandt, 2018.
- 7 of 22: Union National Bank Building, facing southwest. Photograph by Lydia Mattice Brandt.
- 8 of 22: Union National Bank Building, facing southwest. Photograph by Lee Ann Kournegay, 2018.
- 9 of 22: Union National Bank Building with adjacent buildings on Main Street. Photograph by Bob Keene, 2013.
- 10 of 22: Details at tenth floor of south elevation, Union National Bank Building. Photograph by Bob Keene, 2013.
- 11 of 22: Southern corner of east elevation, Union National Bank Building. Photograph by Bob Keene, 2013.
- 12 of 20: Exterior ground floor, facing northwest. Photograph by Lydia Mattice Brandt, 2018.
- 13 of 22: Exposed terracotta on south elevation, Union National Bank Building. Photograph by Lydia Mattice Brandt, 2018.
- 14 of 22: View of South Carolina State House from roof of Union National Bank Building, facing southwest. Photograph by Lee Ann Kournegay, 2018.
- 15 of 22: Lobby, Union National Bank Building. Photograph by Lee Ann Kournegay, 2018.

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- 16 of 22: Mechanical room and stair, basement, Union National Bank Building. Photograph by Lee Ann Kournegay, 2018.
- 17 of 22: Bank vault, basement, Union National Bank Building. Photograph by Lee Ann Kournegay, 2018.
- 18 of 22: Stair, Union National Bank Building. Photograph by Lydia Mattice Brandt, 2018.
- 19 of 22: Room in southeast corner of Union National Bank Building. Photograph by Lee Ann Kournegay, 2018.
- 20 of 22: Original windows, Union National Bank Building. Photograph by Lee Ann Kournegay, 2018.
- 21 of 22: Hallway, Union National Bank Building. Photograph by Lee Ann Kournegay, 2018.
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- Figure 4: *Sanborn Fire Insurance Map* (1919) showing the footprint of the Union National Bank Building.
- Figure 5: Front page of the special Union Bank Section in the *Columbia Record*, September 13, 1913.
- Figure 6: Banking hall looking east, *Columbia Record*, September 13, 1913.
- Figure 7: Columbia's skyscraper banks (Palmetto Building, Union National Bank Building, National Loan and Exchange Bank Building), "Banks Help Columbia to Grow," *State* (Columbia), October 9, 1913.
- Figure 8: Main Street and the Union National Bank Building (then known as the Carolina Life Building), 1949. Photograph by Robert V. G. Ludwick, Bicentennial Photograph Collection, Richland Library, Columbia, SC, <http://localhistory.richlandlibrary.com/digital/collection/p16817coll9/id/70/rec/6>
- Figure 9: Main Street and the Union National Bank Building, 1974. Photograph by Russell Maxey, Russell Maxey Photograph Collection, Richland Library, Columbia, SC, <http://localhistory.richlandlibrary.com/digital/collection/p16817coll17/id/1180/rec/25>.

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1200 Main Street, Columbia SC: Union National Bank Building

Print



**Union National Bank Building**

Columbia, Richland Co.

Main St

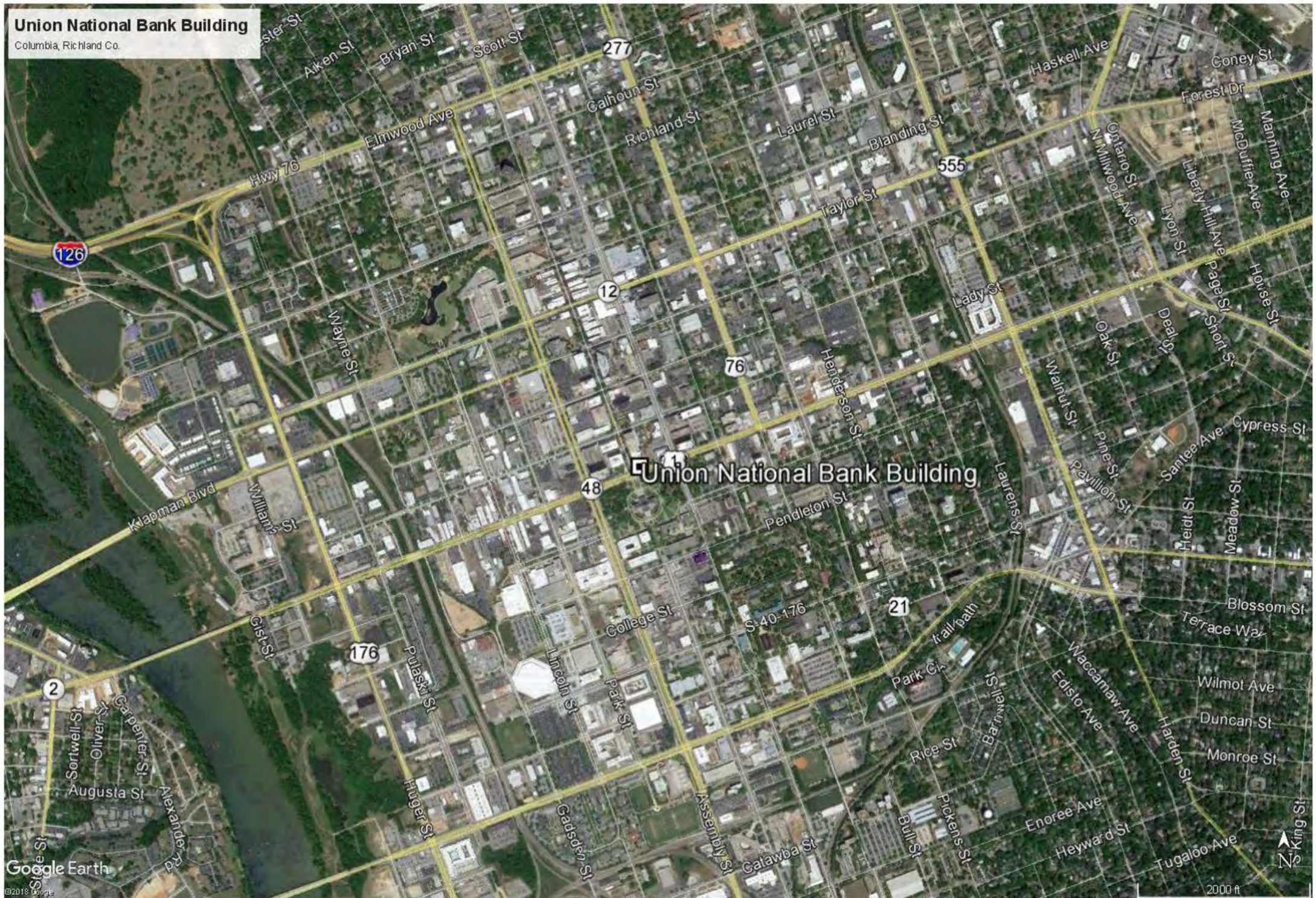
Gervais St

Union National Bank Building



# Union National Bank Building

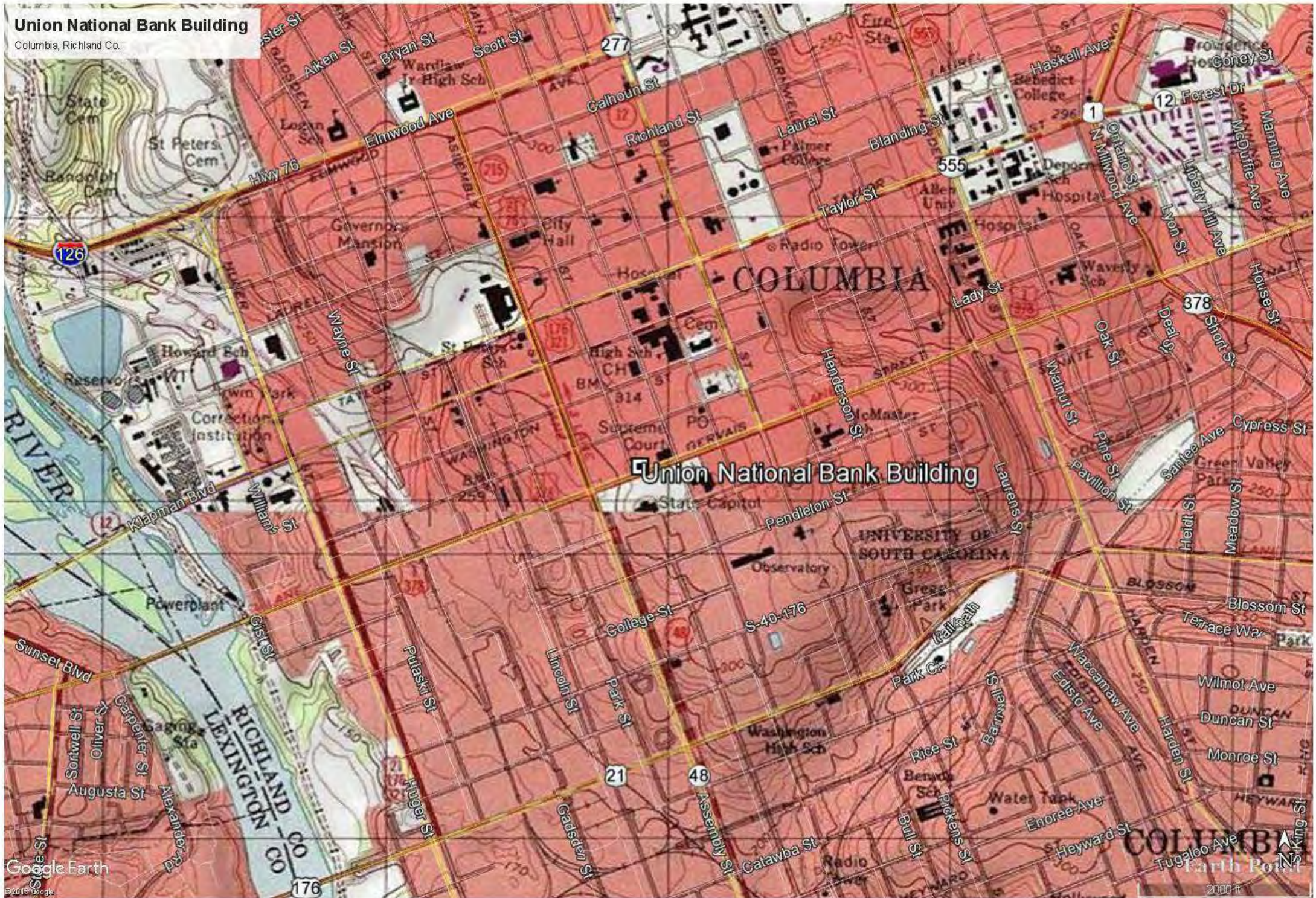
Columbia, Richland Co.



Union National Bank Building

**Union National Bank Building**

Columbia, Richland Co.



**Union National Bank Building**



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NOW LEASING  
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WHIG

US FOODS



ROLL CALL

1924

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AUTHORIZED  
PERSONNEL ONLY  
ELEVATOR ROOM





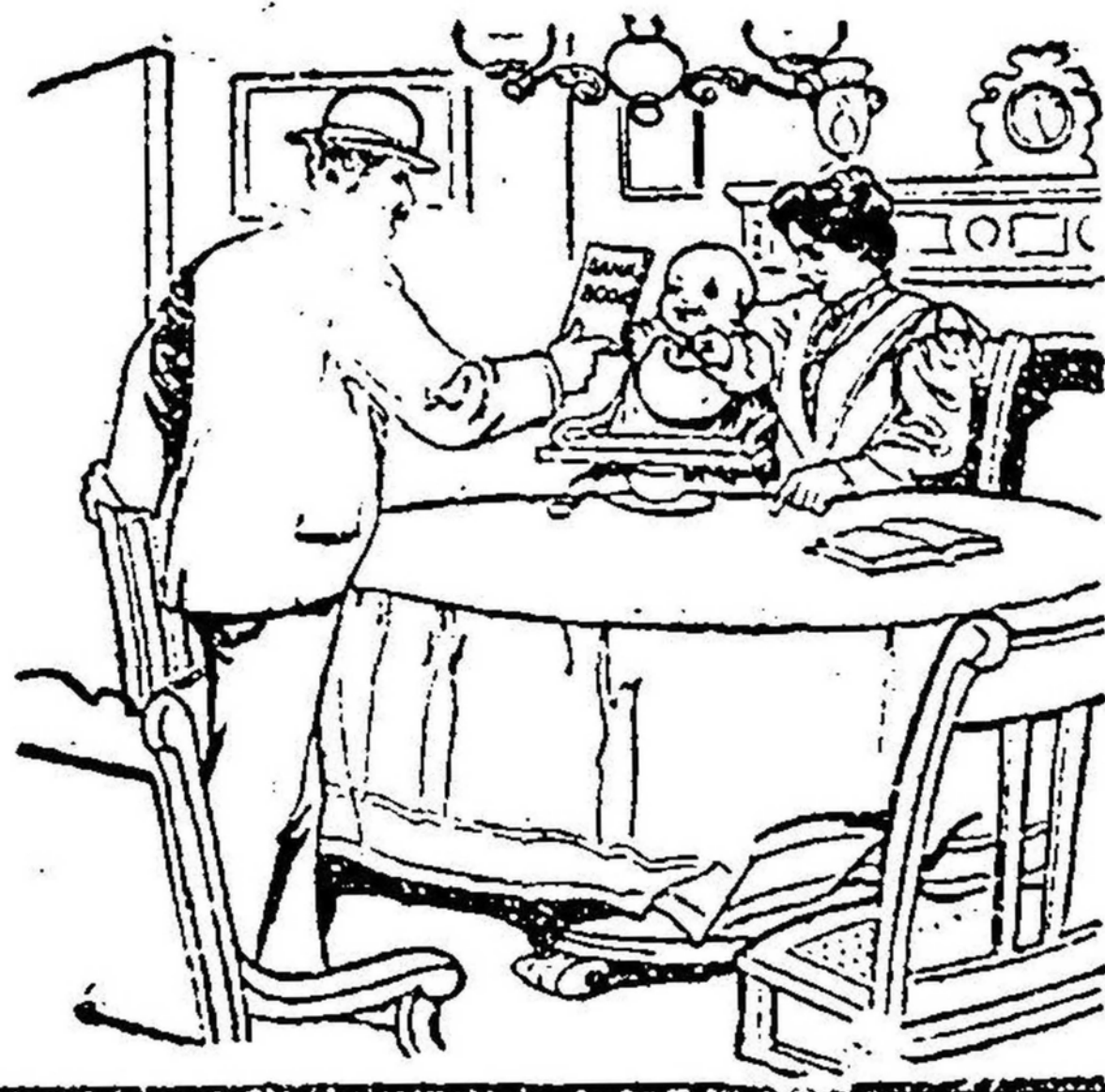












## The First Start in Life

towards wealth and riches consists in saving a portion of what you earn. The Union Savings Bank not only guarantees absolute security for all money deposited with them, but pays 4 per cent. interest. You can open an account with a deposit of \$1.00.

**UNION SAVINGS BANK.**

The Pocket Savings Bank

# EPIDEMIC

Rages Fiercely in Columbia

The distribution of Pocket Savings Banks is under full headway, and hundreds of people are calling at The Record office daily to secure them.

For the information of such as may be in doubt, we will state that these banks are good for use at the Union Savings Bank.

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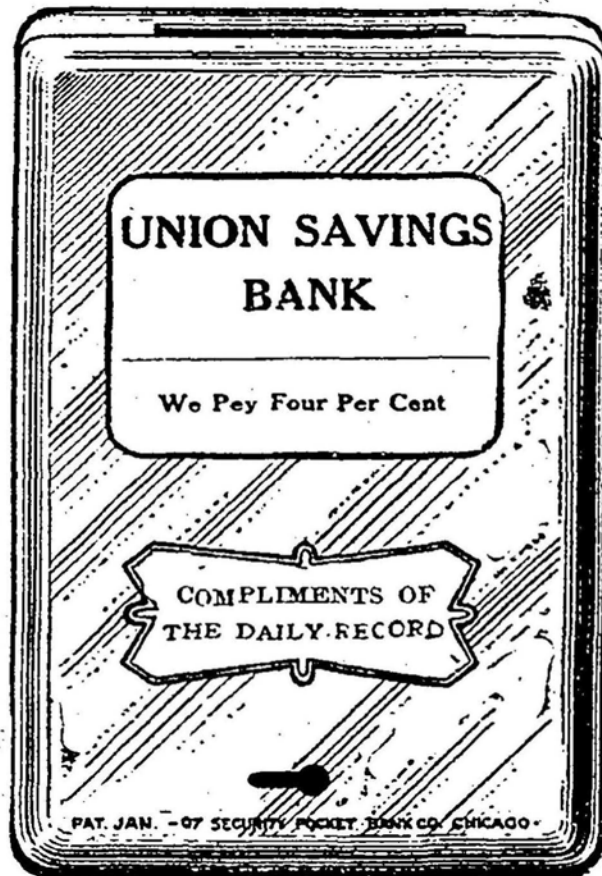
## This Is The Bank We Give You

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A START  
ON THE  
ROYAL ROAD  
TO WEALTH

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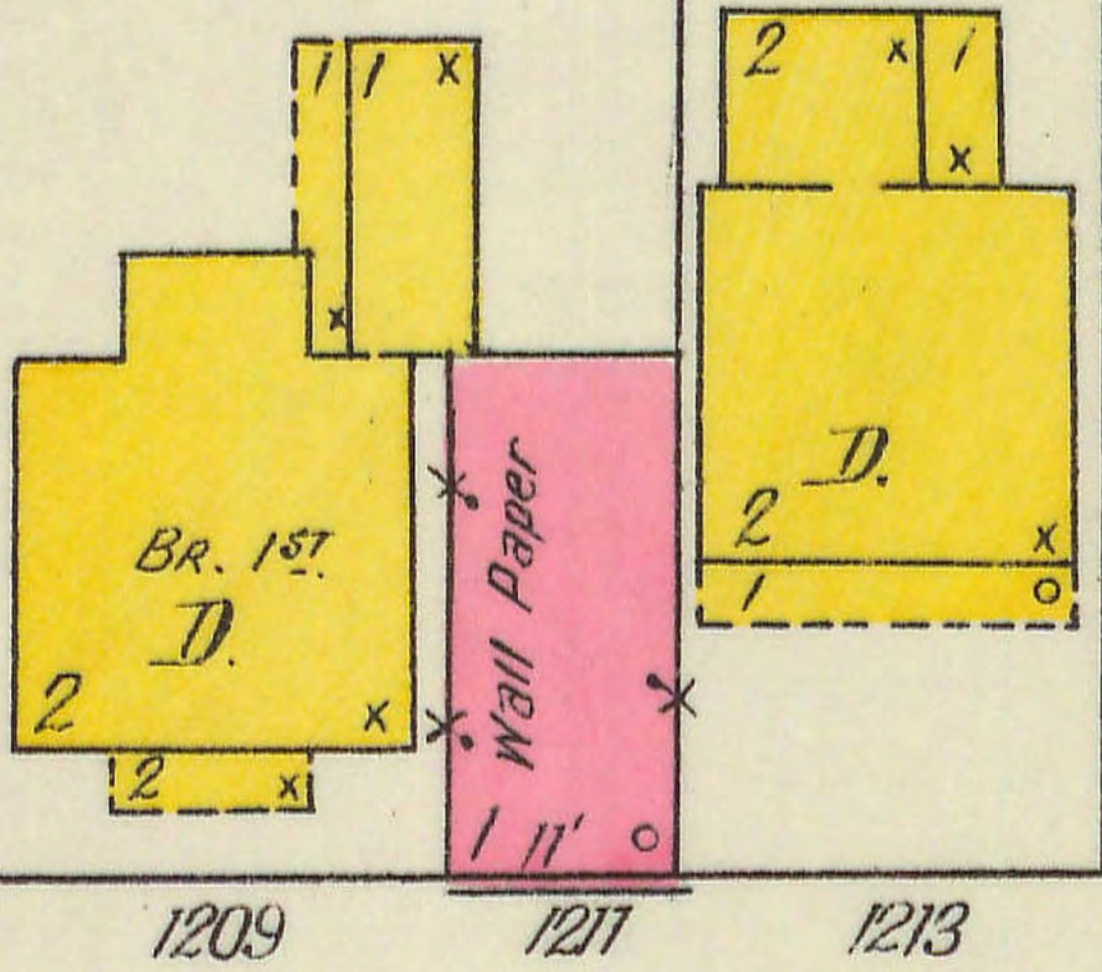
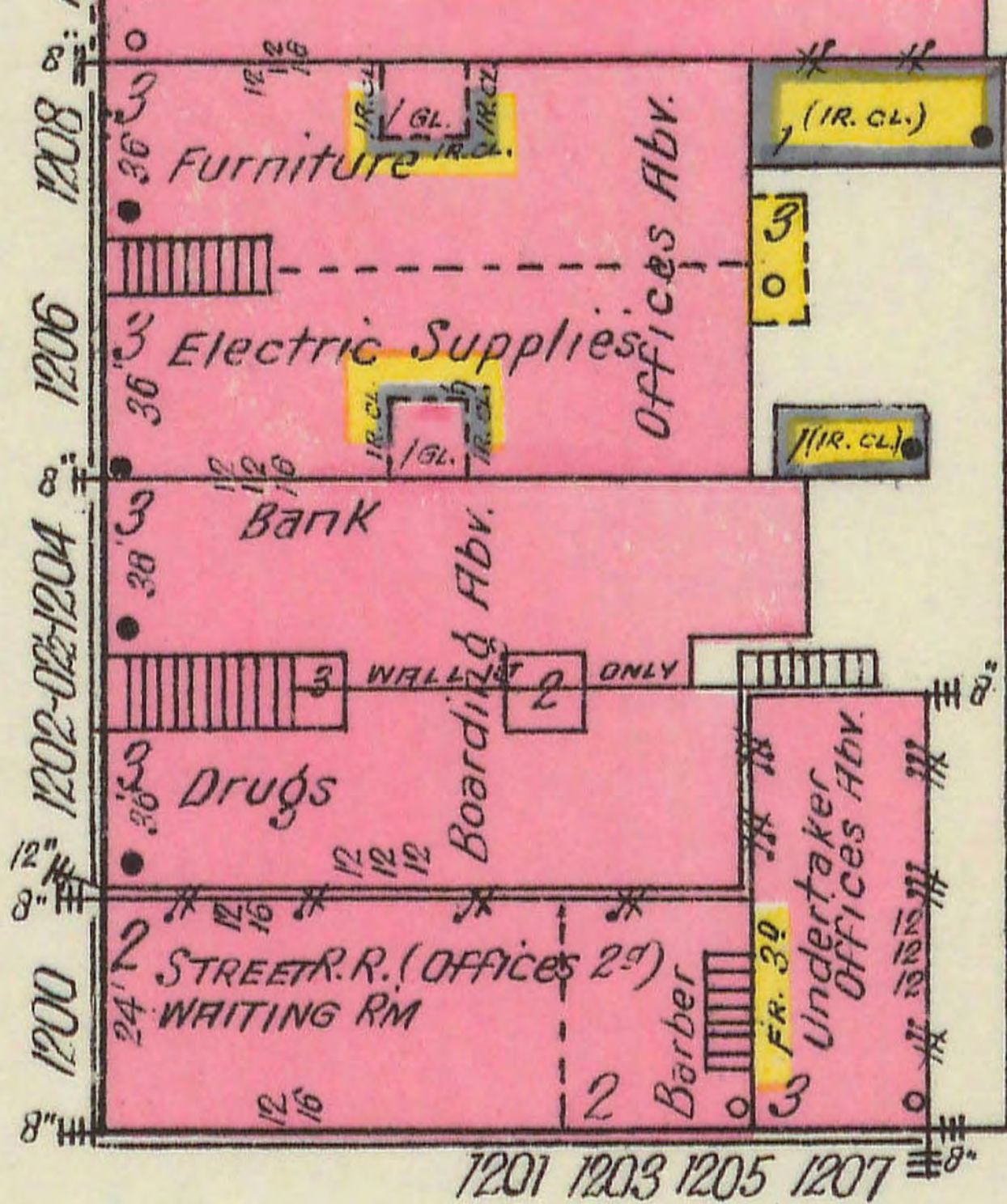
ASK  
FOR IT—  
IT'S  
FREE

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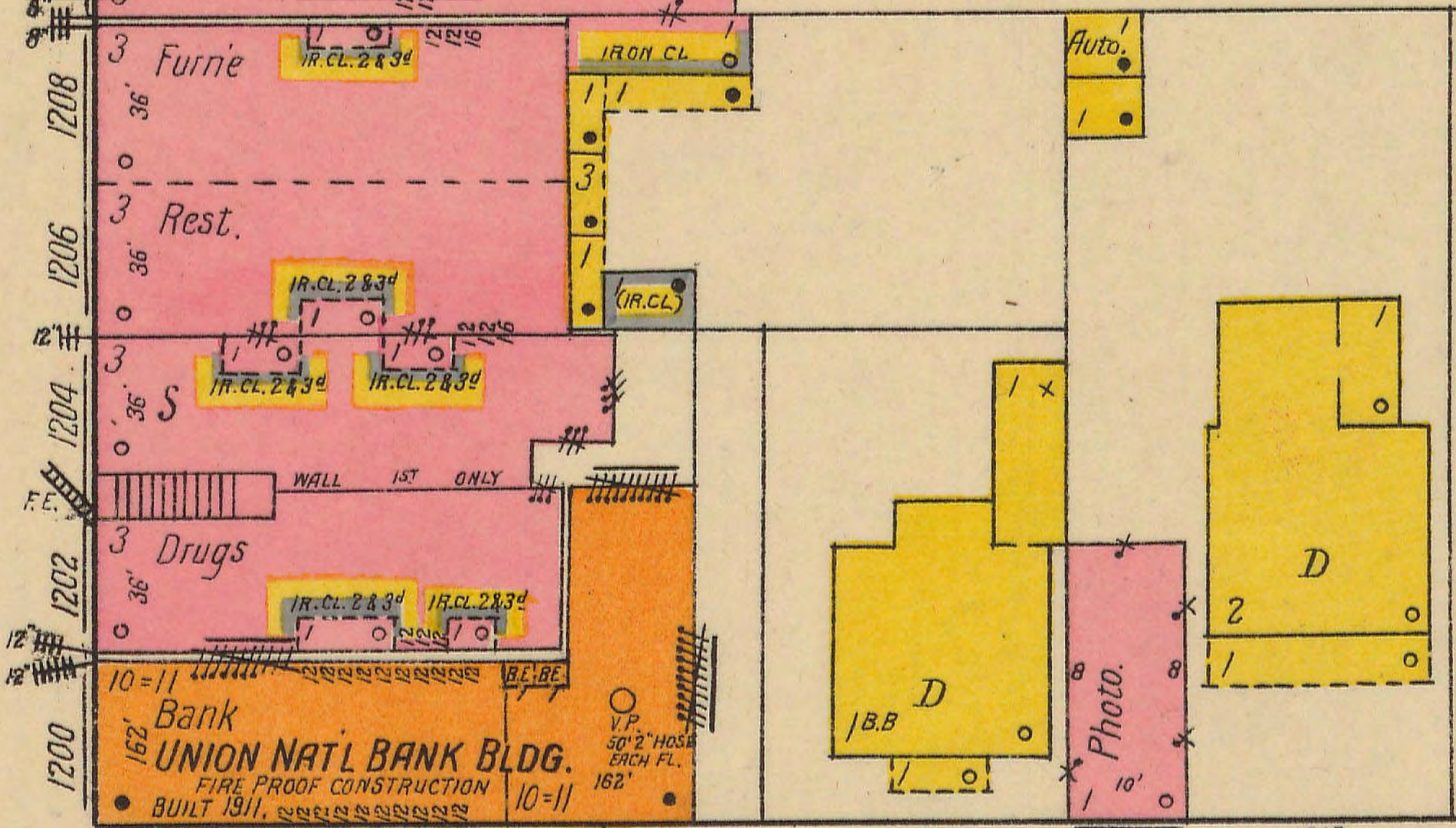
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There are no "strings" to this gift of a 50c check and pocket savings bank. You don't have to "do anything" in order to participate in the great offer, except to show a desire to help yourselves.

The Union Savings Bank, on which your check is drawn, is one of Columbia's well known and reliable banking institutions and will be glad to place to your credit the 50c check which The Record gives you whenever you open a savings account of \$2.00 or more, thus making your account \$2.50. This free 50c draws 4 per cent interest the same as the rest of your deposit.



**E. GERVAIS**



STEEL FRAME. TILE CURTAIN WALL.  
 REINF'D CONCRETE FLOORS AND ROOF. STR. CONN

1209

1211

1213

1208  
1206  
1204  
1202  
1200

3 Furnie

3 Rest.

3 Drugs

10=11  
 162' Bank  
**UNION NATL BANK BLDG.**  
 FIRE PROOF CONSTRUCTION  
 BUILT 1911.  
 10=11

IRON CL

1R.CL. 2 & 3d

1R.CL. 2 & 3d

1R.CL. 2 & 3d

1R.CL. 2 & 3d

1R.CL. 2 & 3d

1R.CL. 2 & 3d

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Union Bank  
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# The Columbia Record

Union Bank  
Section

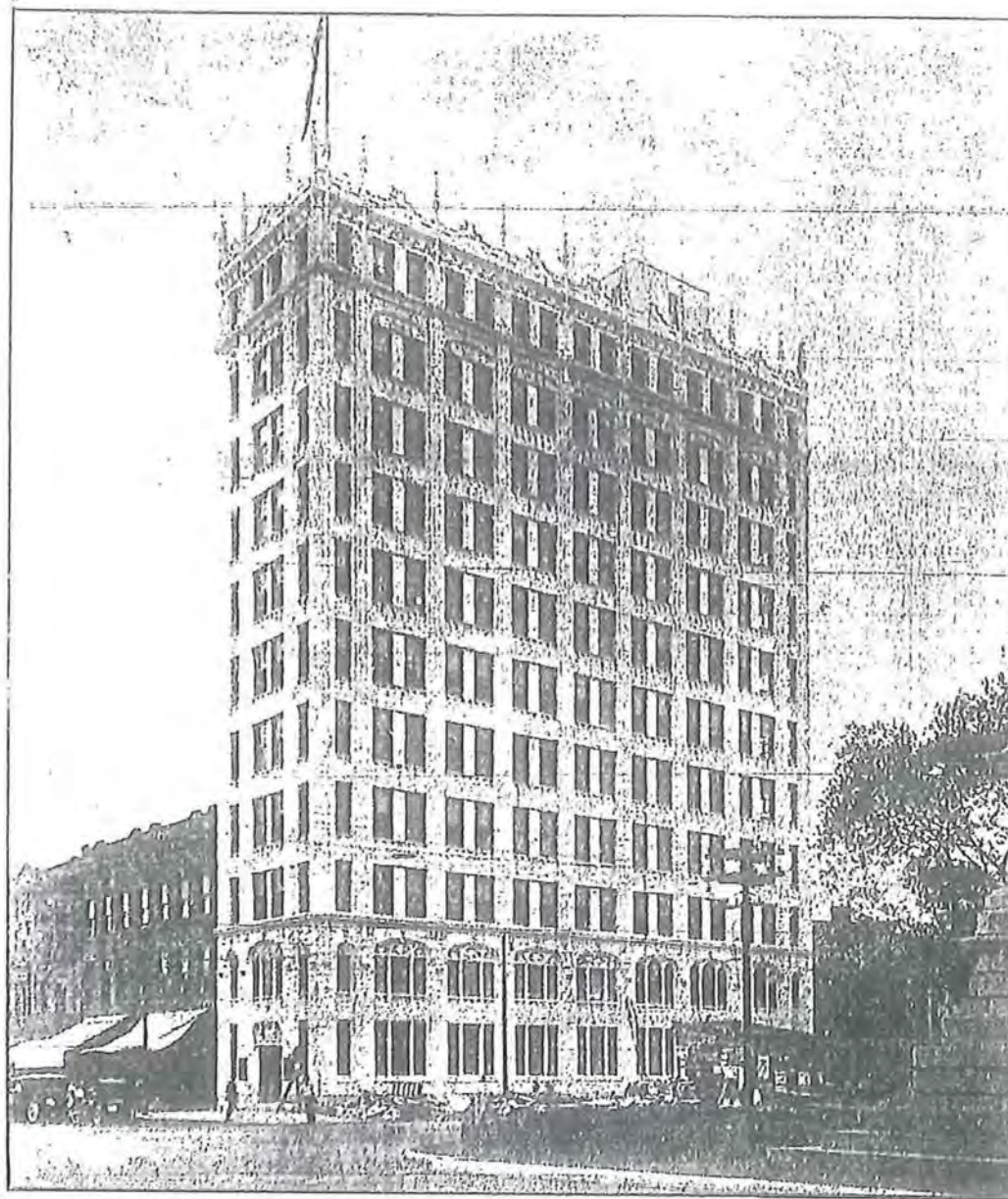
SOUTH CAROLINA'S FASTEST GROWING NEWSPAPER.

VOL. XVII—NO. 120

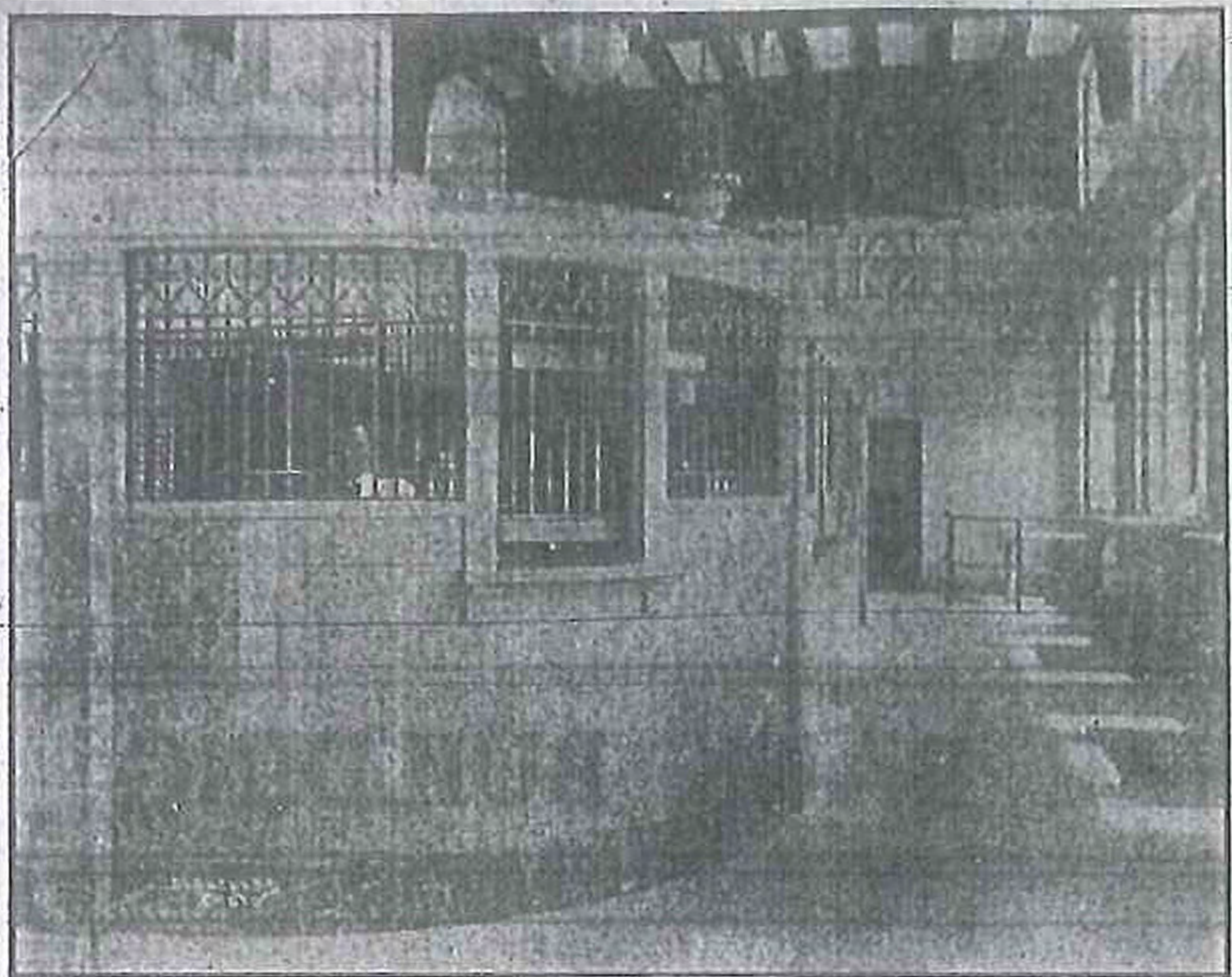
COLUMBIA, S. C., SATURDAY AFTERNOON, SEPTEMBER 11, 1914

SINGLE COPIES 5 CENTS

## UNION NATIONAL BANK BUILDING



One of the Massive Piles of Architecture That Adorns the Principal Thoroughfare of Columbia, the Capital City of South Carolina





# BANKS HELP COLUMBIA TO GROW

Progress is Due in Large Measure to Liberal and Wise Policies—Two New Skyscrapers.

Intimately connected with the growth and prosperity of South Carolina's capital city have been its banks. Institutions which have grown with Columbia and helped Columbia to grow. Their assistance to the city has been felt materially and to their liberal and wise policies much of its growth is due.

Columbia's banks are nine in number and the tenth, the Lower Main Street bank, is now in the process of organization. For many years one of the show places in the capital city was the 13 story building of the National Loan and Exchange bank. Now Columbia's skyline has been pierced by two more skyscrapers, that occupied by the Union National bank and that which will be occupied soon by the Palmetto National bank.

Within the past few months several of Columbia's banks have increased their capital stocks to meet the demand for larger facilities which Columbia business men have been making. The growth of Columbia's banks has been steady and is still going on as an examination of their statements and those of the Columbia clearing house will readily show.

**Carolina National.**  
The Carolina National bank is the oldest bank in Columbia and the third oldest in the State, its charter bearing the date of 1868. About a half dozen years ago the bank erected a handsome three story building on the northwest corner of Main and Washington streets where it has since had its headquarters. The Carolina National bank is capitalized at \$300,000, and its deposits as shown by a recent statement were \$1,400,000, while it has a surplus and undivided profits of \$150,000.

The officers of the bank are W. A. Clark, president; T. S. Bryan, vice president; Joseph M. Bell, cashier, and John D. Bell, assistant cashier. The board of directors is composed of the following: W. A. Clark, T. S. Bryan, J. Frost Walker, J. E. Friday, John H. Bellin, W. B. Lowrance, B. B. Kirkland, R. E. Desportes, Washington Clark, Robert Moorman, Iredell Jones, Jr., and Joseph M. Bell.

**Guaranty Trust.**  
The Guaranty Trust company of

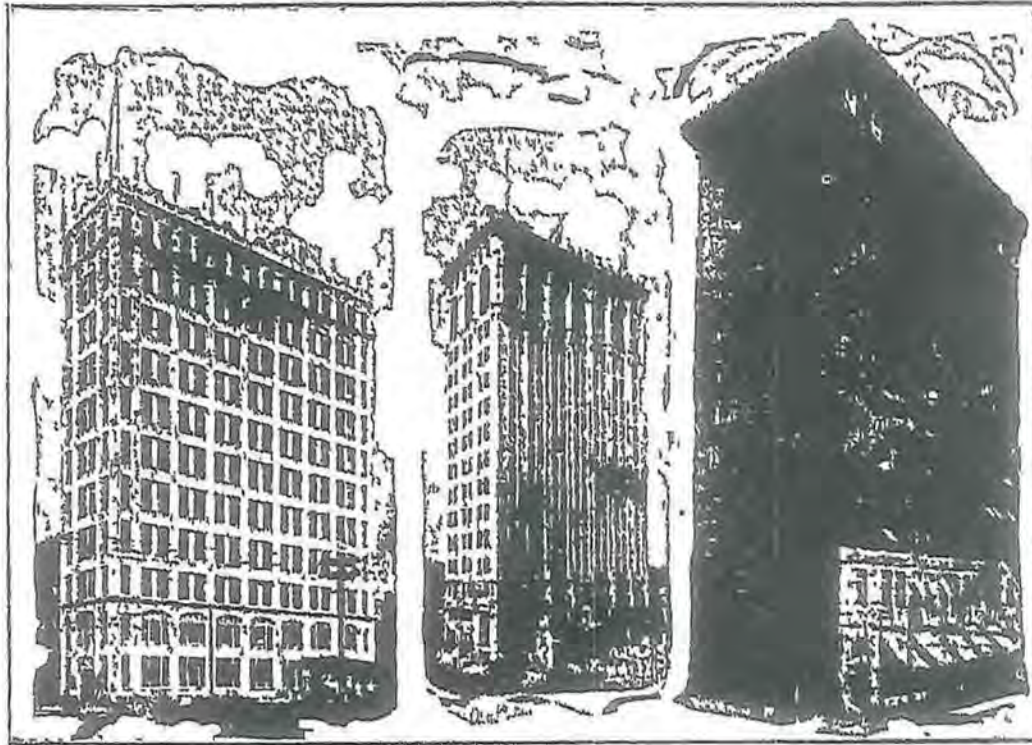
tion, does a banking, trust and fire insurance business. It has a capital of \$200,000 and within the last few months absorbed the Richland Savings Bank and Trust company. Its offices are at 1323 Main street. The officers of the Guaranty Trust company of South Carolina are: William S. Reamer, president; I. W. Fair, first vice president; T. M. Philfer, second vice president and treasurer; Harry Cantey, secretary and assistant treasurer, and Thomas & Lumpkin, solicitors. The members of the board of directors are the following:

W. W. Ball, C. W. Brown, Harry Cantey, H. W. Fair, P. R. Freeman, F. H. Gibbs, H. A. Gibbs, Legrand Guerry, J. P. Matthews, Aaron David, W. S. Nelson, T. M. Philfer, G. T. Pressley, D. D. Sompayrac, Leroy Springs, F. G. Tompkins, John P. Thomas, Jr., J. Walter Thomas, Ashley C. Tobias, F. C. Withers and William Shand.

**Loan and Exchange.**  
The National Loan and Exchange bank occupies the first floor of Columbia's first skyscraper at the southeast corner of Main and Washington streets. It is capitalized at half a million dollars, has a surplus and undivided profits of about \$300,000 and on October 7 its deposits were over \$3,000,000. The officers of the National Loan & Exchange bank are: Edwin W. Robertson, president; Edward Ehrlich, vice president; T. B. Stackhouse, vice president; G. M. Berry, cashier; E. C. Cathcart, assistant cashier. The board of directors of the bank are the following: J. W. Babcock, G. M. Berry, H. G. Carrison, E. C. Cathcart, John J. Earle, Edward Ehrlich, Wm. Elliott, Will Evans, H. A. Taylor, A. M. Gibbs, T. J. Goodwyn, W. J. Keenan, J. M. Kinard, August Kohn, Wm. D. Melton, J. L. Minnaugh, W. H. Monciston, T. T. Moore, B. H. Moss, H. D. Muller, W. J. Murray, Emalie Nicholson, Henry Parsons, Edw. W. Robertson, Leroy Springs, T. B. Stackhouse.

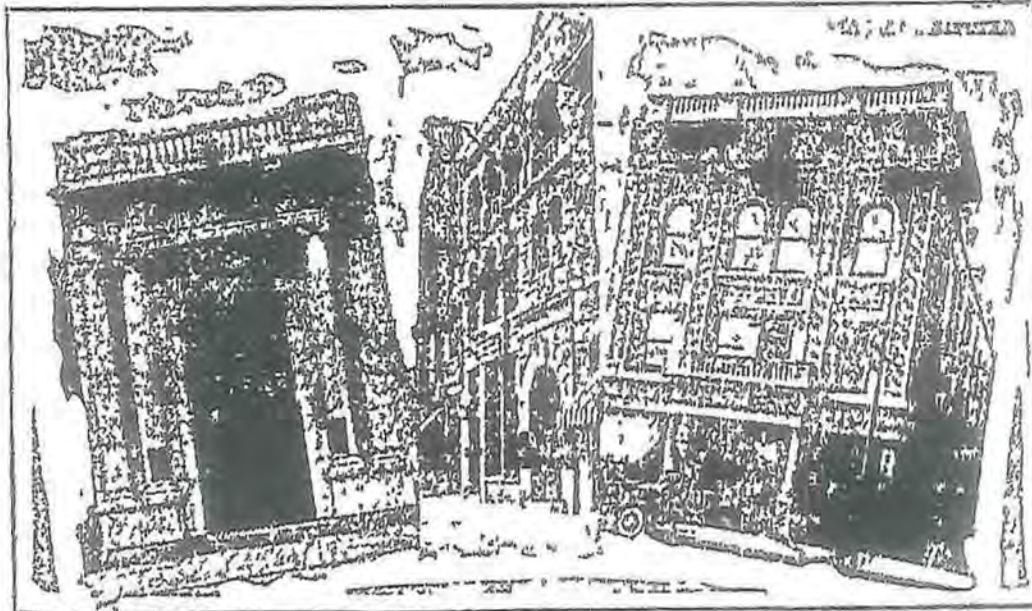
**Bank of Columbia.**  
The Bank of Columbia organized in 1892 and occupies the banking house at the corner of Main and Taylor streets. During the last few months its capital stock was increased from \$50,000 to \$200,000. B. F. Taylor is president of the Bank of Columbia, E. G. Seibels and Martin Stork, vice presidents and L. L. Hardin, cashier. At the close of business on June 4, 1913, the surplus and profits of the Bank of Columbia were \$36,672.43 and its deposits, \$425,709.12, both of which have been substantially increased since this statement was issued.

## THREE COLUMBIA SKYSCRAPERS



Union National Bank Building. Palmetto Building, to be Occupied by the Palmetto National Bank, National Loan and Exchange Bank Building.

—Photo by Blanchard.



Columbia Savings Bank and Trust Company, National State Bank, Bank of Columbia.

—Photo by Blanchard.





UNITED STATES DEPARTMENT OF THE INTERIOR  
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES  
EVALUATION/RETURN SHEET

Requested Action: Nomination  
Property Name: Union National Bank Building  
Multiple Name: \_\_\_\_\_  
State & County: SOUTH CAROLINA, Richland

Date Received: 11/29/2018    Date of Pending List: 12/10/2018    Date of 16th Day: 12/26/2018    Date of 45th Day: 1/14/2019    Date of Weekly List: \_\_\_\_\_

Reference number: SG100003307  
Nominator: SHPO

Reason For Review:

<input type="checkbox"/> Appeal	<input checked="" type="checkbox"/> PDIL	<input type="checkbox"/> Text/Data Issue
<input type="checkbox"/> SHPO Request	<input type="checkbox"/> Landscape	<input type="checkbox"/> Photo
<input type="checkbox"/> Waiver	<input type="checkbox"/> National	<input type="checkbox"/> Map/Boundary
<input type="checkbox"/> Resubmission	<input type="checkbox"/> Mobile Resource	<input type="checkbox"/> Period
<input type="checkbox"/> Other	<input type="checkbox"/> TCP	<input type="checkbox"/> Less than 50 years
	<input type="checkbox"/> CLG	

Accept     Return     Reject    1/14/2019 Date

Abstract/Summary: Automatic listing due to lapse in appropriations.  
Comments: \_\_\_\_\_

Recommendation/ Criteria: A & C

Reviewer: Lisa Deline    Discipline: Historian

Telephone: (202)354-2239    Date: 1/14/19

DOCUMENTATION:    see attached comments : No    see attached SLR : No

If a nomination is returned to the nomination authority, the nomination is no longer under consideration by the National Park Service.



SOUTH CAROLINA DEPARTMENT OF  
**ARCHIVES & HISTORY**

November 27, 2018

Dr. Julie Ernstein  
Deputy Keeper of the National Register of Historic Places  
National Register of Historic Places  
1849 C Street NW, Mail Stop 7228  
Washington, DC 20240

Dear Dr. Ernstein:

Enclosed is the National Register nomination for the Union National Bank Building in Columbia, Richland County, South Carolina. The nomination was approved by the South Carolina State Board of Review as eligible for the National Register of Historic Places under Criterion A and Criterion C at the local level of significance. We are now submitting this nomination for formal review by the National Register staff. The enclosed disk contains the true and correct copy of the nomination for Union National Bank Building to the National Register of Historic Places.

If I may be of further assistance, please do not hesitate to contact me at the address below, call me at (803) 896-6179 or e-mail me at [vharness@scdah.sc.gov](mailto:vharness@scdah.sc.gov).

Sincerely,

Virginia E. Harness  
Architectural Historian and National Register Coordinator  
State Historic Preservation Office  
8301 Parklane Rd.  
Columbia, S.C. 29223