

United States Department of the Interior
National Park Service

National Register of Historic Places
Inventory—Nomination Form

For NPS use only
received FEB 7 1984
date entered

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

1. Name

historic THE STATE BANK OF WISCONSIN AND THE BANK OF MILWAUKEE BLOCKS
and/or common ~~THE~~ STATE BANK OF WISCONSIN (BANK OF MILWAUKEE BLOCK) (preferred)

2. Location

street & number 210 East Michigan Street not for publication
city, town Milwaukee vicinity of
state Wisconsin code 55 county Milwaukee code 079

3. Classification

Category	Ownership	Status	Present Use
<input type="checkbox"/> district	<input type="checkbox"/> public	<input checked="" type="checkbox"/> occupied	<input type="checkbox"/> agriculture <input type="checkbox"/> museum
<input checked="" type="checkbox"/> building(s)	<input checked="" type="checkbox"/> private	<input type="checkbox"/> unoccupied	<input checked="" type="checkbox"/> commercial <input type="checkbox"/> park
<input type="checkbox"/> structure	<input type="checkbox"/> both	<input checked="" type="checkbox"/> work in progress	<input type="checkbox"/> educational <input type="checkbox"/> private residence
<input type="checkbox"/> site	Public Acquisition	Accessible	<input type="checkbox"/> entertainment <input type="checkbox"/> religious
<input type="checkbox"/> object	<input type="checkbox"/> in process	<input type="checkbox"/> yes: restricted	<input type="checkbox"/> government <input type="checkbox"/> scientific
	<input type="checkbox"/> being considered	<input checked="" type="checkbox"/> yes: unrestricted	<input type="checkbox"/> industrial <input type="checkbox"/> transportation
	<input checked="" type="checkbox"/> n/a	<input type="checkbox"/> no	<input type="checkbox"/> military <input type="checkbox"/> other:

4. Owner of Property

name BANK OF MILWAUKEE PARTNERSHIP (Attn: Samuel D. Eppstein, AIA)
street & number 210 East Michigan Street
city, town Milwaukee vicinity of state Wisconsin 53202

5. Location of Legal Description

courthouse, registry of deeds, etc. Milwaukee County Courthouse
street & number 901 North Ninth Street
city, town Milwaukee state Wisconsin 53233

6. Representation in Existing Surveys

Historic American Buildings Survey,
title Wis. Inventory of Historic Places has this property been determined eligible? yes no
HABS--1960 X
date WIHP--1978 federal state county local
depository for survey records HABS--US Library of Congress
WIHP--State Historical Society of Wisconsin
city, town HABS--Washington District of Columbia
WIHP--Madison state Wisconsin

7. Description

Condition		Check one	Check one
<input type="checkbox"/> excellent	<input type="checkbox"/> deteriorated	<input type="checkbox"/> unaltered	<input checked="" type="checkbox"/> original site
<input checked="" type="checkbox"/> good	<input type="checkbox"/> ruins	<input checked="" type="checkbox"/> altered	<input type="checkbox"/> moved date _____
<input type="checkbox"/> fair	<input type="checkbox"/> unexposed		

Describe the present and original (if known) physical appearance

The State Bank of Wisconsin Block and the adjacent Bank of Milwaukee Block were originally built as separate, four and one-half story structures abutting at a masonry party wall. This barrier was later pierced when the two were physically integrated as a single building under the same ownership and occupancy. Rectangular in plan with approximately seventy-five feet of frontage on East Michigan Street and a depth of forty feet, the State Bank portion of the present building was constructed in 1856/1857 on the southwest corner of the lot.[1] The Bank of Milwaukee portion was constructed in 1857/1858 on the remaining third of the lot.[2] The latter building has approximately forty-five feet of frontage on East Michigan Street with its east facade facing the alley that splits the block. There are no yards or ancillary structures as the entire lot, with the exception of a paved parking area twenty feet in width along the north property line, is covered by the present building.

Both of the original bank buildings are of so-called "ordinary" (not fire-proof) construction with wood joist systems supported by masonry bearing walls beneath a flat, built-up roof. [3] The joined Michigan Street facades are clad with cream colored limestone from the quarries near Joliet, Illinois, [4] laid as smooth finished, regularly coursed ashlar and trimmed with carved elements of the same material. The east (alley) facade is of cream colored common brick while the north wall is a former party wall of brick, now exposed and painted.

Structural damage to the State Bank portion of the present building--caused by excessive vibration from nearby street excavation for the installation of public utilities--required the dismantling and reconstruction of the original west (Water Street) facade and fifteen feet of the south (Michigan Street) facade in 1956. [5] This portion of the south facade was reconstructed using salvaged materials to the maximum extent feasible with new limestone (light grey/buff) set in only where necessary. This new stone was used to replace deteriorated lintel blocks and voussoirs as well as some face blocks on the fourth story. Over two-thirds of the facade stones--including the quoins--are original. The west facade, on the other hand, was used as a "quarry" to obtain sound stones for reuse on the building's primary facade. This wall was then reconstructed using a cream colored face brick (to match the color of the aged stone) and trimmed with the original quoins that had been salvaged. The original roof and floor system--as well as interior partitions--were stabilized and retained during the reconstruction of the exterior walls but the deteriorated cornice over this portion of the building was removed and replaced with a plain brick parapet.

While not replicating all of the ornate detailing of the original building fabric, this reconstruction was sympathetic to the original design of the building and salvaged original building materials were reused to the extent feasible.

(continued)

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Continuation sheet Milwaukee, Mil. Co., WI Item number 7 Page 1

The State Bank of Wisconsin Block was designed in the Italian Renaissance Revival style with three double bays of equal width with an implied central pavilion extending slightly from the primary facade. The Bank of Milwaukee Block was similarly composed but with a wider central bay flanked by narrow, single-window bays. Both facades rise from a high basement story and are separated from this lower level by a thick sill band of smooth finished limestone. Above the basement level, each building is four stories high although each story of the Bank of Milwaukee Block is progressively lower by a few inches than its counterpart on the State Bank of Wisconsin Block. For this reason, the masonry coursing and the sill bands are offset at the juncture of the two buildings. Each building was crowned with an ornate cast iron entablature embellished with a projecting cornice and accented by a pediment over the central bay. This feature of the State Bank of Wisconsin Block remains and consists of a deep cornice projecting over a plain frieze above a dentil moulding. Shallow modillion blocks give texture to the cornice soffit and the entire composition is capped by a shallow pediment, similarly detailed. Beneath the entablature, on the south and west sides, were carved or applied letters spelling out "STATE BANK OF WISCONSIN." [6]

The original entablature of the Bank of Milwaukee Block was removed in about 1903 and replaced by one similar in composition and material to that of the State Bank of Wisconsin Block. [7] The earlier entablature of this building was more intricately detailed in the manner of an Italian cornicione with a panelled frieze, heavily textured modillions, and a dentil moulding. The projecting cornice was supported by six pairs of ornate brackets and was capped by a segmental pediment over the central bay of the building. A wood flagpole gave the finishing touch to this ornate feature. [8]

In keeping with the mid-nineteenth century architectural doctrine that equated opulence with importance, the primary facade of each bank building was heavily embellished with ornate, hand carved detailing. At the time of its construction, the facade of the Bank of Milwaukee Block was described as "elaborately and beautifully carved in various devices of white Athens stone which, by its hardness and fineness of cut is peculiarly adapted for such work." [9] Similarly, the State Bank's building was described as being "built of the white stone from Illinois, almost equal to pure marble in whiteness." [10]

Both the central pavilion and the wings of the State Bank of Wisconsin Block are edged with quoins vermiculated at the basement story and bush-hammered with chiselled margins on the upper stories. A similar treatment can be found on the Bank of Milwaukee Block where quoins (also bush-hammered with chiselled margins) edge both sides of each flanking bay while more heavily textured quoins--vermiculated at the basement

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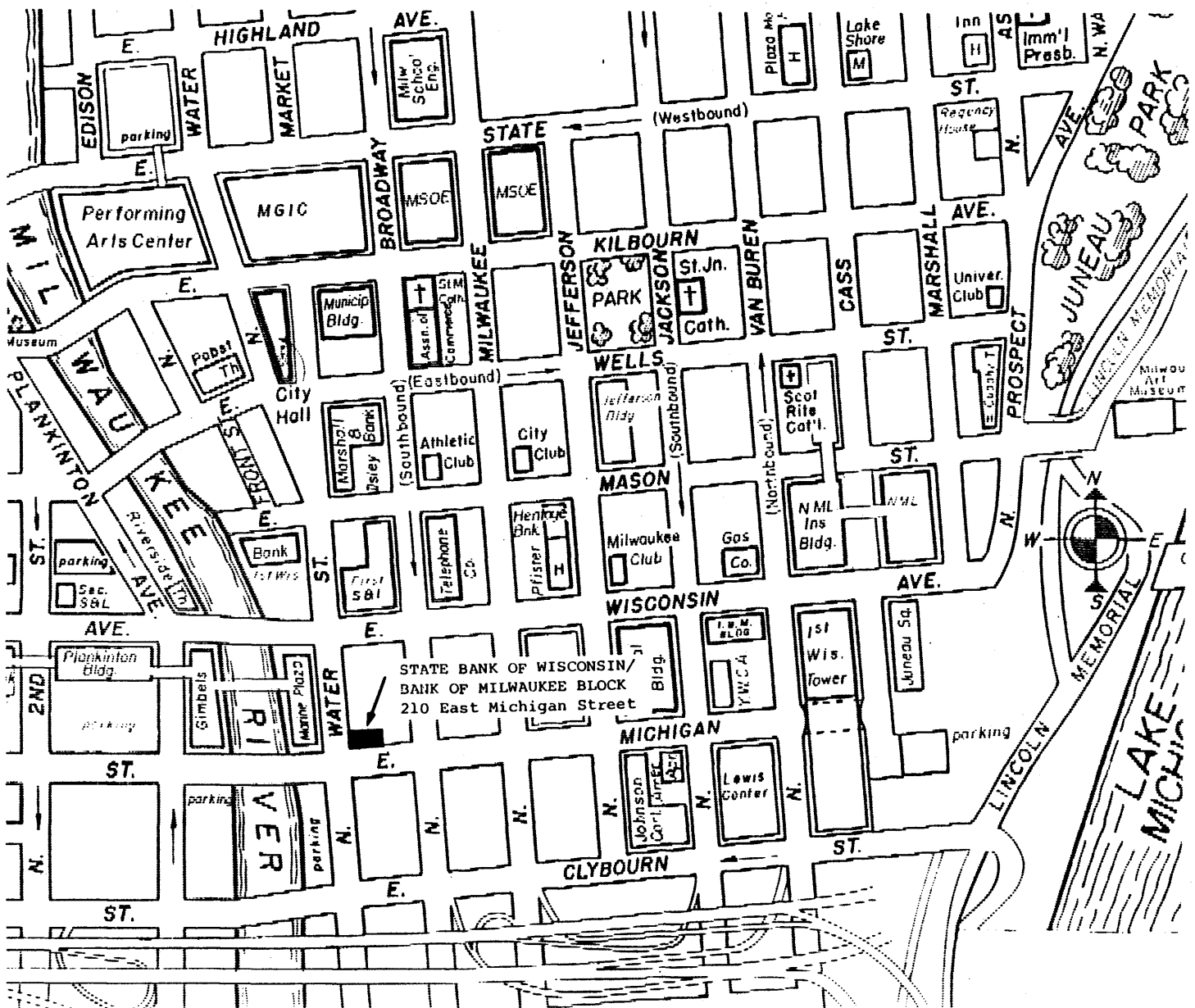
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BUILDING LOCATION WITHIN DOWNTOWN MILWAUKEE



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STATE BANK OF WISCONSIN/BANK OF MILWAUKEE BLOCK

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level and diamond pointed at the upper stories--frame the wider central bay. In contrast to those of the State Bank of Wisconsin Block, these quoins are stacked rather than keyed and take on the appearance of pilasters rising from the basement to the cornice.

By far, however, the most striking ornamentation is the extant carving of the stone window heads and entry portico of the Bank of Milwaukee Block. Similar carvings accented the facade of the State Bank of Wisconsin Block but had become severely deteriorated. Those that were removed in the 1956 repair of the western double bay were not replaced in the reconstruction and, by the early 1970s, it became necessary to remove those that remained on the unreconstructed portion of the building as they had begun to spall dangerously. [11]

Early photographs show that three types of window heads were used on the State Bank of Wisconsin Block--semi-circular arches on the highest story, segmental arches at the mid-stories, and more heavily embellished segmental arches (three-piece) over the twin entries (now windows) in the central double-bay. These were elaborately carved with vegetal forms and their outlines are clearly visible today. The carved window sills, although deteriorated, remain as do the words "STATE BANK" carved in light relief over each of the two former entries.

As a fortunate contrast, the carved stone window heads, their supporting brackets and colonettes, and the portico of the Bank of Milwaukee Block remain today, although much spalling and powdering of the limestone is evident. Here, a variety of patterns were followed for the windows in the flanking bays including those with triangular or segmental pediments and, at the highest story, semi-circular arches. These are supported by elaborate brackets that are carved with rose and floral motifs worked into the equally ornate window surrounds. Set beneath the windows at each story are heavily moulded sill bands that divide the plane of the facade into horizontal sections.

The central windows reflect the organization of the entire facade as they are of the Venetian style with a wide central opening flanked by narrower side openings. These windows are capped by fanciful, pedimented heads in a variety of forms that are supported by consoles worked into the heavily textured window mullions and surrounds. While most of the carving is in a floral pattern, bearded human heads accent the consoles of the first story windows. The original stone mullions of the central window of the main floor were replaced by iron colonettes, probably near the turn of the century. Another bearded head accents the keystone of the segmental arch spanning the central basement window. Other ornamental keystones, once attached to the tops of the window pediments, also were required to be removed in the 1970s. Above the upper window of the west bay, however, one original keystone does remain.

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BUILDING OWNERSHIP AND MAJOR CHANGES OVER TIME

STATE BANK OF WISCONSIN, 1857-1865

BANK OF MILWAUKEE, 1859-1867

1859

Link with Newhall House added

MILWAUKEE NATIONAL BANK, 1865-1912

NATIONAL EXCHANGE BANK, 1867-1888

1865

Link with Newhall House destroyed in fire of 1883

Main banking floor expanded through demising wall, entries remodeled

MILWAUKEE NATIONAL BANK, 1865-1912

1888

Unified ownership begins

Cornice and foyer remodeled

MILWAUKEE NATIONAL BANK, 1865-1912

1903

West double bay collapses and is reconstructed

State Bank window heads removed, portico roof replaced

INSURANCE EXCHANGE BUILDING, 1913-1970

MARINE NATIONAL EXCHANGE BANK ANNEX, 1970-1980

1983

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The carved stone portico which now serves as the single entry to the present, unified building extends approximately three feet out from the wall of the west bay of the Bank of Milwaukee Block. Originally capped by a carved stone roof in the form of a segmental vault [12], this element was replaced by one of similar configuration, but of metal, in the 1950s. This roof is supported by rectangular brackets which, in turn, are supported by twisted columns resting on high, rectangular bases. Carved consoles decorate the base blocks and other carvings, in leaf and rose patterns, are found on the bases and capitals of the columns as well as on the arch spanning the entryway. The word "BANK" is deeply carved into the arch. [13] Modern iron handrailings and a glass door system were installed in the 1960s.

When the State Bank of Wisconsin and the Bank of Milwaukee Blocks were built, the prestige office spaces were located in the first and basement stories, each of which could be gained from the street by a half flight of stairs. Within its building, the Bank of Milwaukee occupied both of these spaces with access provided through the single entry in the west bay. [14] The State Bank occupied the two central and two eastern bays of the first floor of its abutting building. [15] The remaining first floor space was subsequently occupied by the bank as its operations expanded in the 1880s. Access to the first floor and upper stories was through the single entrance located in the east half of the central bay. Access to the basement--occupied by other banking and business offices--was through the west entry. The major building entries--those serving the banks--have always been on the Michigan Street side of the building.

After the State Bank of Wisconsin (reorganized as the Milwaukee National Bank of Wisconsin in 1865) acquired the Bank of Milwaukee Block in 1903, the first floors of the two buildings were combined into one larger banking office. The former State Bank of Wisconsin Block entrances were then remodeled to eliminate the interior stairwell, leaving one exterior entry serving only the basement rooms. [16] The original doorway and entry hall of the Bank of Milwaukee Block was then improved and became the single exterior access to the main business floors of the Milwaukee National Bank and to the upstairs rooms of both buildings.

After this turn-of-the-century remodeling, the two older bank buildings have remained functionally linked and in unified ownership to the present date.

The interior arrangements of the present building have not been altered substantially since the 1903 remodeling although, as can be expected, the interior finishes have been changed repeatedly with successive owners and tenants. Consequently, the upper floors show no evidence of original or early decorative or architectural features other than three marble fireplace mantelpieces that remain in the Bank of Milwaukee portion. These have cast iron closures and probably served small wood or coal burning stoves.

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Also in the Bank of Milwaukee portion of the building, the primary first floor room has painted wood door and window trim that is decorated with carved floral appliques, again in a rose motif. No other decorative interior details that may have been original to the two buildings remain. An iron column with an ornate capital is located within the primary room of the State Bank portion but this is probably a result of a late nineteenth century remodeling.

As would be expected with banking and business needs, several walk-in vaults are located throughout the present building. These are of masonry construction with stone floors and arched ceilings. They are secured by steel doors with combination locks but all but one of these appear to be of early twentieth century manufacture. The one older vault door was manufactured by Hall's Safe and Lock Company, of Cincinnati, and is hand painted with a floral motif. The outer door and door frame of this vault--located on the second floor of the Bank of Milwaukee portion of the building--are both decorated with a heavy leaf and tongue moulding. A newer combination lock has been added.

The building's present entry hall--in contrast with the plainness of the remaining interior spaces--is sheathed with a white marble wainscot beneath a heavily moulded plaster ceiling. The decorative motif (c1903) of this plasterwork is derived from classical sources and begins, at the ceiling, with a deeply moulded cornice, accented by an egg and dart moulding. Beneath this runs a leaf and berry torus moulding. Cartouches are at the corners of the coves and the implied framing beams are supported by ornate consoles. This same motif is found in the transitional hall between the foyer and the large room to the west and in a smaller wood-paneled room, with a fireplace (c1915), just off this larger space. The area above the marble wainscot in this transitional hall is filled with panels of colored leaded glass. The floors of both the entry and transitional halls are of grey and red marble, set in a broad rectangular pattern, and appear to be of an earlier style than the wall and ceiling finishes.

The interior spaces have been finished by the present owner/occupant--the architectural firm of Pfaller Herbst Associates, Inc.--in a contemporary manner with all sound original building fabric and extant decorative features retained. The exterior of the building is being stabilized and restored at this time.

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NOTES FOR ITEM 7

1. Milwaukee Daily Sentinel (Milwaukee), 11 July 1857, p.3.
2. Sentinel, 21 May 1852, p.1
3. Rascher Fire Map Publishing Co., Rascher's Fire Insurance Maps of the City of Milwaukee (Chicago, 1876, rev. 1880), p.8.
4. Sentinel, 20 August 1857, p.1. Here, the facade of the Bank of Milwaukee Block is described as being of "white Athens stone." In Arthur Siegel, ed., Chicago's Famous Buildings (Chicago, 1965), p.47, Joliet limestone, Lemont limestone, and Athens stone or "marble" are described as being the same.
5. Milwaukee (City of), Record of Building Permits (Milwaukee, c1900 to date), permit dated 1956. The architect for this work was Charles Nagel and Associates of Milwaukee and the working drawings are extant. Also: Interview with Hope Anderson, 10 November 1982, office manager and assistant to Walter Schroeder at the time this work was done. Schroeder owned and had offices in the building from 1913 to 1968.
6. Photograph One: "The State Bank of Wisconsin and the Bank of Milwaukee Blocks", view from the southwest, taken between 1865-1876--from the collection of the Milwaukee County Historical Society (Milwaukee).
7. Building Permits, 1903. From this permit it is known that extensive--but unspecified--remodeling did occur and, in Merchants and Manufacturers Association Yearbook, 1905 (Milwaukee, 1905), a contemporary photograph of the joined buildings is shown on p.69.
8. Photograph Two: "The Bank of Milwaukee Block", view from the south, taken between 1865 and 1876--from the collection of the Milwaukee County Historical Society (Milwaukee).
9. Sentinel, 20 August 1857, p.1.
10. Ibid., 11 July 1857, p.3.
11. Interview with Hope Anderson. Also: Records of the chief building engineer for the Marine National Exchange Bank, the owner at the time this work was done. No building permit was required as this work was considered as "routine maintenance".

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12. Photograph Two.

13. The actual name "STATE BANK" was carved over the entries to that building while it is probable that the Bank of Milwaukee--being merely a tenant--warranted only the generic title "BANK".

14. Rascher, p.8.

15. Sentinel, 11 July 1857, p.3.

16. Building Permits, 1903; and Yearbook, 1905, photograph, p.69.

8. Significance

Period	Areas of Significance—Check and justify below			
<input type="checkbox"/> prehistoric	<input type="checkbox"/> archeology-prehistoric	<input type="checkbox"/> community planning	<input type="checkbox"/> landscape architecture	<input type="checkbox"/> religion
<input type="checkbox"/> 1400-1499	<input type="checkbox"/> archeology-historic	<input type="checkbox"/> conservation	<input type="checkbox"/> law	<input type="checkbox"/> science
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<input type="checkbox"/> 1700-1799	<input type="checkbox"/> art	<input type="checkbox"/> engineering	<input type="checkbox"/> music	<input type="checkbox"/> humanitarian
<input checked="" type="checkbox"/> 1800-1899	<input checked="" type="checkbox"/> commerce	<input type="checkbox"/> exploration/settlement	<input type="checkbox"/> philosophy	<input type="checkbox"/> theater
<input type="checkbox"/> 1900-	<input type="checkbox"/> communications	<input type="checkbox"/> industry	<input type="checkbox"/> politics/government	<input type="checkbox"/> transportation
	1856-57, 1857-58, cons.	<input type="checkbox"/> invention	G.W. Mygatt and L.A. Schmidtner, (specify)	
Specific dates	1856-65, per. of sig. (see text for authority)	Builder/Architect	A.C. Nash, and G.B. Ferry and A.C. Clas (see text for authority)	

Statement of Significance (in one paragraph)

SUMMARY OF SIGNIFICANCE

The State Bank of Wisconsin and the Bank of Milwaukee Blocks were constructed in the mid-nineteenth century as adjacent but separately owned commercial buildings and were remodeled just after the turn of the century to function as a single building under unified ownership. Historically, these two banking blocks were associated with two eras important in both Milwaukee and Wisconsin commercial history: The era of the early development of Milwaukee as a trade and financial center (1835 to 1860), and the notorious era of state chartered banking in Wisconsin (1852 to 1865) that erupted in the Milwaukee Bank Riot of 1861. In this context, the buildings are significant as the oldest still standing commercial buildings in downtown Milwaukee and the only extant "state bank" buildings in the city.

Architecturally, the buildings are significant as stylistic survivors. They, with the Iron Block (1860/61, 205 W. Wisconsin Avenue, Milwaukee Landmark 1973, NRHP 1975, HABS), are the only remaining examples of the type of prestigious, Italian Renaissance Revival style commercial blocks built in Milwaukee prior to the Civil War. Also, the Bank of Milwaukee Block is the only remaining example in Milwaukee of the work of the once prominent local architect Albert C. Nash while the State Bank of Wisconsin Block is the only extant commercial building that may be attributed to the prolific, early Milwaukee architectural partnership of George W. Mygatt and Leonhardt A. Schmidtner.

COMMERCIAL SIGNIFICANCE: THE EARLY DEVELOPMENT OF MILWAUKEE AS A TRADE AND FINANCIAL CENTER.

The single, sixty by one hundred-twenty foot lot on which the State Bank of Wisconsin/Bank of Milwaukee Block now stands (Lot 7 of Block 8 of the Original Plat of Milwaukee) was located at the southwest corner of the block bounded on the north by Wisconsin Street (now E. Wisconsin Ave.), on the east by Main Street (now N. Broadway), on the south by Michigan Street (now E. Michigan), and on the west by East Water Street (now N. Water). [1]

In 1854, Milwaukee began to emerge from a brief period of economic doldrums and the two year old and growing State Bank of Wisconsin acquired the south twenty feet of the lot (the Michigan Street frontage) at a cost of \$9,000. In 1855, the remainder of the lot was bought at a cost of \$8,500 and construction began on the building for the State Bank of Wisconsin in 1856. [2]

(continued)

9. Major Bibliographical References

See attached continuation sheets 9-1,2.

10. Geographical Data

Acreege of nominated property Less than one acre.

Quadrangle name Milwaukee

Quadrangle scale 1:24000

UTM References

A

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Verbal boundary description and justification

The subject property is located entirely on the south 40' of Lot 7 (60' by 120') of Block 8 of the Original Plat of Milwaukee. Tax Key Number: 392-0671.

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

state n/a code county code

state code county code

11. Form Prepared By

name/title Bruce M. Kriviskey, AICP--Architectural Historian and Preservation Planner

organization Urban Planning/Historic Preservation date 26 August 1983

street & number 210 East Michigan Street telephone 414/271-5350

city or town Milwaukee state Wisconsin 53202

12. State Historic Preservation Officer Certification

The evaluated significance of this property within the state is:

national state local

As the designated State Historic Preservation Officer for the National Historic Preservation Act of 1966 (Public Law 89-665), I hereby nominate this property for inclusion in the National Register and certify that it has been evaluated according to the criteria and procedures set forth by the National Park Service.

State Historic Preservation Officer signature

title Director, Historic Preservation Division, SHSW
State Historic Preservation Officer

date Feb. 2, 1984

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I hereby certify that this property is included in the National Register

Entered in the
National Register

date 3/8/84

for Keeper of the National Register

Attest:

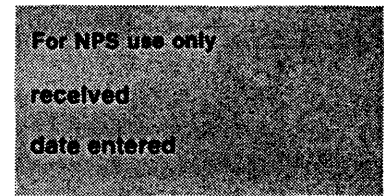
date

Chief of Registration

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The four story (and basement) State Bank of Wisconsin Block was designed to fit the corner (west) two-thirds of the parcel and, in September of 1856, the remainder of the Michigan Street frontage was sold for \$9,000 to Carlisle D. Cooke, a Vermonter and railroad investor who was on the Board of Directors of the State Bank. [3] On this smaller portion of the site, he soon began constructing what was at first called "Cooke's Bank" and what became known as the Bank of Milwaukee Block when the structure was first occupied by its major tenant and later owner. The State Bank's building was completed in 1857 [4] and Cooke's abutting building in the following year, the year of his death. [5]

In August of 1857, the editor of the Milwaukee Sentinel observed:

People who do not wander about town much, and who, if they do travel, do not go through Michigan Street because of its being blocked up with the rubbish of building do not know what a magnificent front is being put up for Cook's [sic] new banking office. . . . It will scarcely be surpassed by any building in the country west or east. [6]

Also, in the same edition, he noted: "The State Bank took possession of their new and elegant building on the NE corner of E. Water and Michigan. The other floors will be in offices." [7]

The hotel, nearing completion across the alley to the east, was the famed but ill-fated Newhall House and the "rubbish of building" on Michigan Street was being contributed to by construction on the south side of the street as well as on the north. On the southwest corner of Michigan and Main (now Broadway) Streets, banker Alexander Mitchell was building the Albany Block. This two and one half story commercial block temporarily housed Mitchell's bank until a building designed to correspond with the Albany was constructed on the lot directly across from the State Bank's building in 1858. [8]

By 1859, when the rubbish of building was cleared away, this block of Michigan Street--on which stood the State Bank of Wisconsin and Bank of Milwaukee Blocks, the Mitchell Block and bank, the Albany Block with its popular restaurant and banquet hall, and the Newhall House hotel--had become the hub of Milwaukee's resident and transient business community.

But of these, the only survivor from the earliest days is the State Bank of Wisconsin/Bank of Milwaukee Block. And, further, it is the oldest commercial building still standing in downtown Milwaukee. [9]

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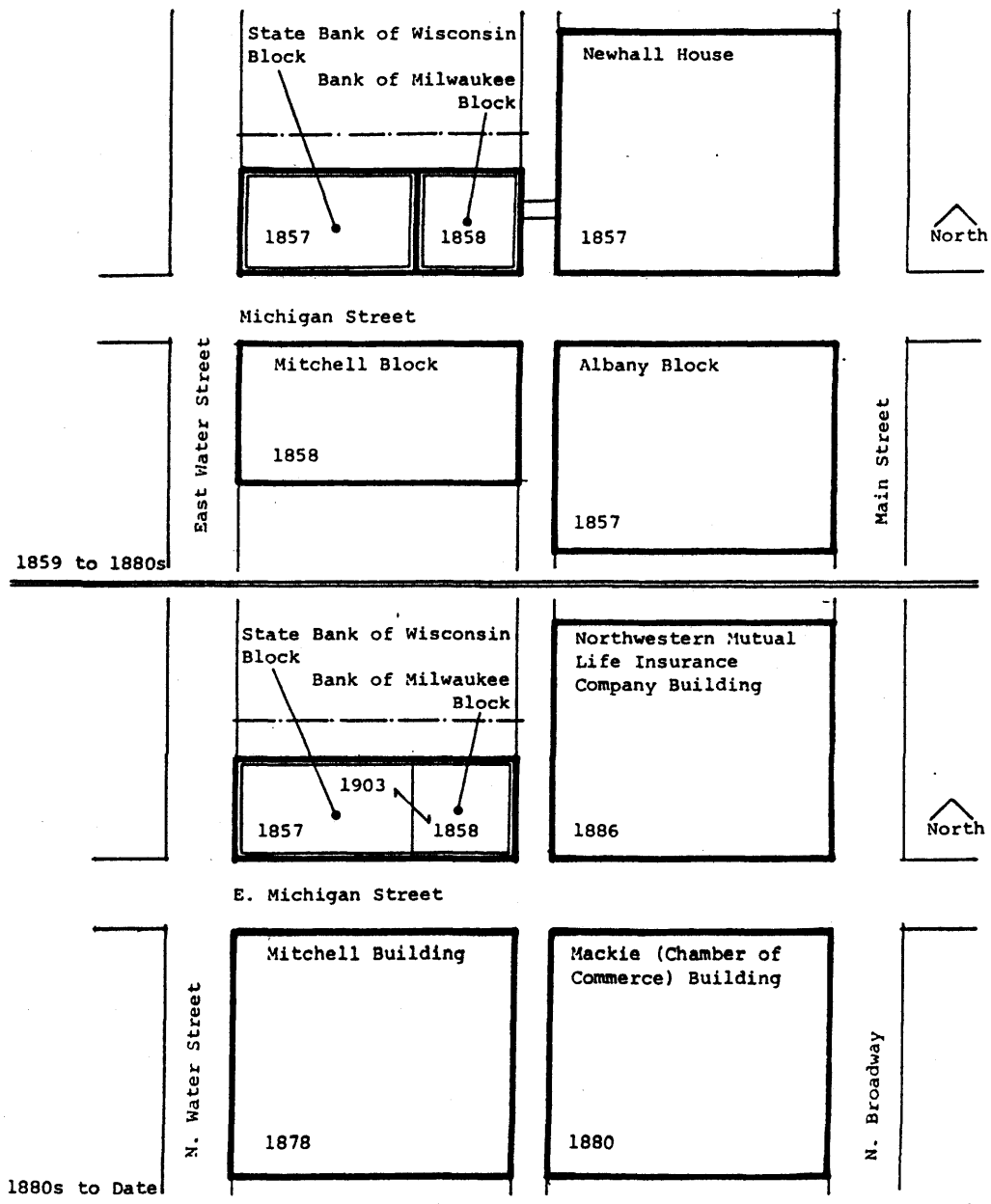
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ARCHITECTURAL CHANGES ON MICHIGAN STREET



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COMMERCIAL SIGNIFICANCE: THE ERA OF STATE BANKING IN WISCONSIN

The relationship of the State Bank of Wisconsin and the Bank of Milwaukee with the sometimes dynamic and often turbulent history of Milwaukee began in 1852 when the citizens of Wisconsin passed a referendum which favored the establishment of commercial banks under a state charter. [10]

After the referendum, the Banking Act of 1852 was signed into law and became effective on the first day of January, 1853. Establishing a bank in that year was Eliphalet Cramer with the State Bank of Wisconsin and, two years later, Charles D. Nash with the Bank of Milwaukee. In all, fifteen so-called "state banks" were chartered in Milwaukee. [11]

Once chartered, both the State Bank of Wisconsin and the Bank of Milwaukee provided the range of banking and exchange services commonly offered in those days. In 1857 and in 1859, respectively, they opened their new quarters in side by side buildings just completed on Michigan Street, directly across the street from Alexander Mitchell's new banking offices. [12] These three banks, and Michigan Street, became the stage on which was acted out one of the more violent events in Milwaukee's history--the Milwaukee bank riot of 24 June 1861.

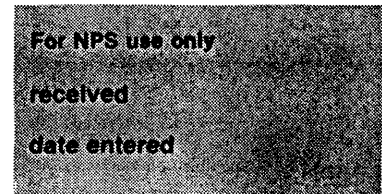
In early April of that year, several Milwaukee banks collectively announced that--as of 1 December 1861--they could no longer honor deflating (and, often, bogus) bank notes from twenty of the state's 111 banks. [13]

Seven more prudent Milwaukee banks were forced to announce immediately, however, that they could no longer accept currency from ten now defunct Wisconsin banks. This announcement was published on Saturday, 22 June 1861, and among the signers were officers of the State Bank of Wisconsin and of the Bank of Milwaukee. [14] However, many Milwaukeeans--particularly the northside Germans--had been paid that day with worthless bank notes before they read of the announcement in the afternoon paper. On Monday instead of going to work, they began marching downtown behind a brass band. By the time the crowd had reached the corner of Michigan and Water Streets, it was a large and unruly mob which first surged into Mitchell's bank and wrecked it. A newspaper account of the day's events reported on the fate of the other banks:

The State Bank was next attacked and treated in the same manner as its opposite neighbor [Mitchell's bank]. The inmates were soon pursued to the top of the building and made their escape upon the roof. Sufficient time had however elapsed for the secure removal to the vaults of

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money and valuable papers and the mob turned its attention to the destruction of the elegant furniture of the bank. Not a vestige of furniture was permitted to remain. . . . Attempts were also made to fire the building but they were unsuccessful. . . . The bank [of Milwaukee] had . . . its windows broken but the interior was not entered by the rioters. [15]

Everything portable--including the shattered marble of the counters--was carried outside and thrown into a fire set next to the wall of the State Bank's building. By this time things were well out of hand and the governor, having been kept in contact by telegraph, ordered the Milwaukee Zouaves, a well trained unit already standing by in their brightly colored uniforms, into the fray. No shots were fired, but bayonets and streams of water from the fire engine dispersed the riot. Other troops from outside Milwaukee were ordered by the governor to guard the city and, for the next two weeks, the soldiers guarded the banks with loaded cannon emplaced on nearby intersections.

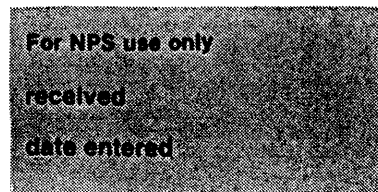
Eventually the businessmen and bankers agreed to redeem the currency from the now insolvent banks that had caused the riot. But, it took many years for the wounds to heal and for Wisconsin's soldiers to forget that their first armed action of the Civil War was on the streets of Milwaukee. [16]

By the end of the Civil War, the State Bank era in Wisconsin had come to a close and the more stable National Banking era came to the state. In 1865, the Bank of Milwaukee was reorganized as the National Exchange Bank. It served the business needs of Milwaukee for sixty-five more years and, in 1930, merged with the Marine National Bank (Mitchell's bank) to become the present Marine National Exchange Bank. [17] Also in 1865, the State Bank of Wisconsin was reorganized as the Milwaukee National Bank which served the city until the bank was liquidated in 1912. [18]

Several of Milwaukee's present day banks can trace their roots back to the era of state chartered banking in Wisconsin. The State Bank of Wisconsin and the Bank of Milwaukee Blocks, however, are the only bank buildings associated with this era that are still standing in Milwaukee and are among only a handful extant in Wisconsin. [19]

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ARCHITECTURAL SIGNIFICANCE

Both the State Bank of Wisconsin and the Bank of Milwaukee Blocks were designed in local interpretations of the Italian Renaissance Revival style just coming into vogue in Milwaukee and the Midwest in the decade before the Civil War. The State Bank of Wisconsin Block is the more stylistically restrained of the two. It reflects the Romano-Tuscan mode, characterized by smooth wall surfaces that serve as a neutral background for decorated window trim. Here, however, the windows are capped with segmental and semi-circular arches rather than trabeated as is more usual with this style. The mass of the building rests upon a more heavily rusticated basement story and the central pavilion and symmetrical wings are outlined with chains of quoins. The building is crowned, characteristically, with a projecting cornice with a central pediment. [20] Despite the loss of the window heads and the reconstruction of the southwest section, the building's scale and massing--and its association with an important nineteenth century Milwaukee architectural firm--upholds the significance of the State Bank of Wisconsin Block as part of a comprehensive architectural whole.

The Bank of Milwaukee Block, on the other hand, shows the richer texture of the North Italian mode although this might merely be the effect of the facade being compressed into three narrow bays relative to the broader, six bay State Bank of Wisconsin Block. The triple windows of the central bay, the exhuberence of the extant carving, and the heavily textured original cornice, however, clearly reflect Venetian influences. [21]

These two bank buildings and the Iron Block (1860-61, 205 E. Wisconsin Avenue, MI 1973, NRHP 1974, HABS)--with its intricately detailed cast iron facade manufactured by Daniel Badger's Iron Works in New York [22]--are the only examples of this pre-Civil War architectural style remaining in Milwaukee. Additionally, the bank buildings are of particular interest as they represent local craftsmanship rather than catalog choices.

THE ARCHITECTS

Albert C. Nash

In 1858--under the headline "A MAGNIFICENT BUILDING"--the editor of the Milwaukee Sentinel described what he called Cook's (sic) Bank:

The front is all of marble and is elegantly embellished with devices of various descriptions which were carved with much skill by Mr. John Andrews, a mechanic of this city. . . . The workmanship all through the building bears evidence of good taste and skill. [23]

Albert C. Nash (1826-1890), not a relative of Charles D. Nash, was listed as the architect and general superintendent "and the entire work is a lasting honor to his good taste." [24]

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Little documentation of Nash's career in Milwaukee is available but it is known that he worked for several prestigious clients in the city in the 1850s through the Civil War and then established a successful practice in Cincinnati. [25] Because of numerous passing references to Nash in the Milwaukee Sentinel, however, it appears that he played an active professional role in the development of downtown Milwaukee during its formative years. [26]

The Bank of Milwaukee Block is the only known example of Nash's work remaining in the city.

Mygatt and Schmidtner

Evidence summarized in the following paragraphs indicates that the design of the State Bank of Wisconsin Block was probably the work of the prolific Milwaukee partnership of George W. Mygatt (1806-1883) and Leonhardt A. Schmidtner (1825-1875). [27]

In accounts of the development of downtown Milwaukee in the 1840s and 1850s, Mygatt and his partner were frequently mentioned as the architects of commercial blocks, hotels, and other business properties along East Water Street and elsewhere within the commercial heart of the city. [28] After a devastating fire had wiped out seven downtown blocks in 1854, Mygatt and Schmidtner were commissioned to design several new buildings in the area including one of two that was built for the investor Eliphalet Cramer, president of the year-old State Bank of Wisconsin. [29] Four years earlier, Mygatt had designed what was known as the second Plymouth Congregational Church on a site donated to the congregation by Cramer. [30] Mygatt's association with Cramer and the State Bank continued when, in 1855, he and Schmidtner designed a major six-story hotel, the Shepardson House, to be constructed on the northeast corner of Michigan and East Water Streets--the future site of the State Bank of Wisconsin and Bank of Milwaukee Blocks.

Cramer was a member of the investment partnership and the State Bank of Wisconsin was to occupy the prestigious corner "room". [31] The project was not completed, however, due to the economic uncertainties of the times. But, one year later, and after the grandiose Shepardson House project failed, the State Bank built its own building on the site--probably a more modest interpretation of the hotel design, and probably by the same architects.

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Certainly, the stylistic framework within which the State Bank's building was designed was well within the architectural vocabulary of Mygatt and Schmidtner. Two extant examples of the work of this firm point this out. Both are houses originally designed in the Italian Renaissance Revival style and include the George W. Peckham House (c1855, 1029 N. Marshall) and the Edward Diedrichs House (c1855, 1241 N. Franklin Place, located within the First Ward Triangle Historic District, ML 1975, NRHP 1979, HABS). [32] Both of these houses have been substantially remodeled over time but retain some of their original architectural flavor.

Schmidtner was educated in Warsaw (where he was born) as well as in Munich and his father was said to have served as the royal architect of Russia. [33] He emigrated to the United States in 1844 claiming to be of the Polish aristocracy--a Baron--and that his real name was Kowalski (the words kowal and schmidt mean "blacksmith" in Polish and German respectively). [34] He spent some time in the East before establishing himself in Milwaukee.

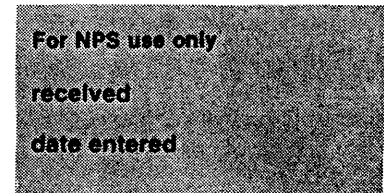
As Schmidtner, he is known as the architect of the steeple (1862) of the Holy Trinity Church (1849 and later, 605 S. Fourth, ML 1979, NRHP 1972, HABS) for a German speaking parish; as Kowalski, he is known as the architect of St. Stanislaus Church (1872 and later, 1681 S. Fifth, ML 1978, HABS) for Milwaukee's Polish community. [35] Another extant building by Schmidtner is the ornately detailed, Italianate style John D. Inbusch house (1874, 1135 N. Cass). [36] His best known work, however, was the second Milwaukee County Courthouse--a massive, domed, Renaissance Revival style structure of Lake Superior red sandstone with colossal cast iron columns supporting pediments accenting the four facades. It was completed in 1873 and razed in 1939. [37]

Little biographical information on Mygatt is available other than he was referred to as "the pioneer architect of this city" and it is known that he came from Connecticut and practiced architecture in Milwaukee from 1844 to 1880, three years before his death. [38] He did appear to have moved in the social circles that would serve him in good stead professionally. As was previously mentioned, he designed the second Plymouth Congregational Church (c1850) and the first St. Paul's Episcopal Church (c1848). [39] Both of these were located in the "Yankee Hill" area of the city where many prominent Milwaukee business leaders--including Eliphalet Cramer--built their houses and mansions in the 1840s and 1850s. In 1856, when the State Bank of Wisconsin Block was under construction, he was known as "one of the leading architects in the west." [40]

The State Bank of Wisconsin Block is the only commercial building that may be attributed to the partnership of Mygatt and Schmidtner and the only work of this firm that has not been substantially altered over time.

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Ferry and Clas

Just prior to the turn of the century, the owners of the Bank of Milwaukee Block had retained the Milwaukee architectural partnership of George Bowman Ferry (1851-1918) and Alfred C. Clas (1860-1942) to develop plans for increasing the height of the building by two stories and to make other "improvements". [41] After the Milwaukee National Bank became the owner of both buildings in 1903, the bank appears to have implemented some of these proposals. The additional stories were not added but, in an attempt to architecturally unify the two buildings, the ornate original cornice of the Bank of Milwaukee Block was removed and replaced with a more sedate one that matched that of the adjacent State Bank of Wisconsin Block. [42]

At the same time that this reworking of the roofline linked the two buildings visually, the interiors of the main banking floors were functionally joined. "Following the designs of Ferry and Clas", the brick party wall separating the two buildings was pierced and the wall supported over this opening by a trussed steel girder. [43] Also, the entrance hall of the original Bank of Milwaukee Block--the eastern third of the now unified building--was enlarged and, probably, redecorated. It is likely that the decorative plasterwork, quartered marble wainscot and marble door surrounds, and the leaded glass interior windows--all presently found within the building--were added at that time.

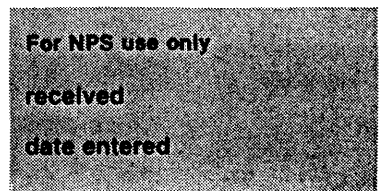
Thus, the remodeling of the cornice and interior spaces that visually and functionally joined the two buildings and gave them their present appearance was probably the work of Milwaukee's premier Beaux Arts architects of the turn of the century, Ferry and Clas.

NOTES FOR ITEM 8

1. Numerous historical and biographical accounts of the early development of Milwaukee exist. Bayrd Still, Milwaukee: The History of a City (Madison, 1948) gives the most scholarly and concise treatment while Harry T. Anderson and Frederick I. Olson, Milwaukee: At the Gathering of the Waters (Tulsa, 1981) gives a more popular account. The most comprehensive reminiscence is James S. Buck, A Pioneer History of Milwaukee, 2 vols. [I and II], (Milwaukee, 1890, rev. ed.) and Milwaukee Under the Charter, 2 vols. [III and IV], (Milwaukee, 1884 and 1886).
2. Milwaukee County Register of Deeds, Property Records: Deeds (Milwaukee, 1835 to date), Vol. 46, p. 75; and Vol. 50, p. 594.

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3. Deeds, Vol. 53, p. 574.
4. Milwaukee Daily Sentinel, (Milwaukee), 20 August 1857, p. 1.
5. Ibid., 7 December 1858, p. 1.
6. Ibid., 20 August 1857, p. 1.
7. Ibid.
8. Ibid., 19 January 1857, p. 1; and Buck, Vol. IV, p. 181. The Albany Block burned in 1862 and an additional story was added during the repair/reconstruction.
9. The Gipfel Union Brewery Building, at 423 W. Juneau Avenue (HABS), was built in 1853 [See: Landscape Research, Built in Milwaukee (Milwaukee, 1981), p. 74.] While within the freeway loop system that today officially delimits "Downtown Milwaukee", this substantially altered, Federal style, brewery is not located in what was in the 1850s--and still is-- the commercial heart of Milwaukee. No other extant downtown commercial buildings built prior to 1860, nor bank buildings built before 1865, are described in this book or listed in the city's Intensive Architectural Survey (1979/80) which the book summarizes. One other downtown building which "may date back to the 1850s" is the first Bowman Block, at 715-17 N. Milwaukee Street. See: Mark A. Latus and Mary Ellen Young, Downtown Milwaukee: Seven Walking Tours of Historical Buildings and Places (Milwaukee, 1978), p. 59. No source for this date is given and an 1858 map shows no similar building on this site.
10. Sentinel., 20 April 1852, p. 2; and 11 November 1852, p. 2. The most comprehensive review of this facet of Milwaukee's banking history is found in: William W. Wight and John Johnston, "The Era of State Banks in Wisconsin", Chapter 39 of Lewis Howard Conard, ed., History of Milwaukee County From its First Settlement to the Year 1895 (Chicago, n.d.), Vol. I, pp. 266-272.
11. Conard, Vol. I, p. 266.
12. Sentinel, 20 August 1857, p. 1; and 7 December 1858, p. 1.
13. Ibid., 8 April 1861, p. 4.
14. Daily Milwaukee Press and News (Milwaukee), 25 June 1861, p. 1.
15. Ibid.
16. Robert W. Wells, "Soldiers' First Foe: Bank Rioters", Wisconsin in the Civil War (Milwaukee, 1962), pp. 9-11.

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17. Anderson/Olson, p. 201; and Frank A. Flower, A History of Milwaukee, Wisconsin, 2 vols. (Chicago, 1881), Vol. 1 p. 1088.
18. Flower, Vol. 1, p. 1089; and Deeds, Vol. 680, p. 52.
19. The earliest known bank building in Wisconsin is the Fox River Bank (1836, 403 N. Broadway, DePere), a substantially remodeled Greek Revival style structure built of wood and now used as a private residence. See: Richard W.E. Perrin, Historic Architecture in Wisconsin (Milwaukee, 1976, rev. ed.), p. 33. Another early bank building that has been substantially remodeled, reconstructed, and added on to is the Federal style Meinhardt Bank (1847, Chestnut and Pine Streets, Burlington, HABS). The Intensive Architectural/Historical Survey of Milwaukee, 1978/79, shows no extant bank buildings constructed prior to 1865 (the beginning of the National Banking era) other than the State Bank of Wisconsin and the Bank of Milwaukee Blocks.
20. Photograph One: "The State Bank of Wisconsin and the Bank of Milwaukee Block", view from the southwest, taken between 1865-1876--from the collection of the Milwaukee County Historical Society (Milwaukee).
21. Photograph Two. "The Bank of Milwaukee Block," view from the south, taken between 1865-1876--from the collection of the Milwaukee County Historical Society (Milwaukee).
22. Landscape Research, p. 77.
23. Sentinel, 21 May 1858, p.1. Andrews is listed as a stonecarver in various editions of the Milwaukee city directories of that time. No other biographical information could be found.
24. Ibid.
25. Henry F. Withey and Elsie R. Withey, Biographical Dictionary of American Architects (Deceased) (Los Angeles, 1956); J. M. Van Slyck, Milwaukee City Directory and Business Advertiser, 1856-57 (Milwaukee, 1856), p. 124; Sentinel, 22 March 1867, p. 1; and data on file with the Cincinnati Historical Society, Cincinnati, Ohio. Five buildings by Nash are extant in the Cincinnati area. All but one of these are churches done in the 1880s in the Queen Anne or Gothic Revival styles and three of these are listed on the National Register of Historic Places.
26. Sentinel, 6 May 1856, p. 3 describes the no longer extant James H. Rogers mansion by Nash, reputed to be Milwaukee's most expensive house at the time ; and 22 March 1867, p. 1.
27. Bruce M. Kriviskey, "The Stone Survivors: A History of the State Bank of Wisconsin and Bank of Milwaukee Blocks" (manuscript, Milwaukee 1983) develops and documents this in greater detail.

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28. Buck, Vol. IV. References to Mygatt and, to a lesser extent, Schmidtner can be found throughout the four volumes of Buck, particularly Vol. IV.
29. Sentinel, 2 April 1856, p. 3; and Buck, Vol. IV, p. 44.
30. Ibid., 24 May 1851, p. 2; and Flower, Vol. I, p. 429.
31. Sentinel, 18 May 1854, p. 2; and Buck, Vol. IV, p. 45.
32. H. Russell Zimmermann, The Heritage Guidebook (Milwaukee, 1976), pp. 58 and 69.
33. Alexander Carl Guth, "Early Day Architects in Milwaukee," Wisconsin Magazine of History, Vol. X, (Madison, 1926-27), p. 26.
34. Richard W. E. Perrin, Milwaukee Landmarks, 2nd ed. (Milwaukee, 1979), p. 11.
35. Mary Ellen Young and Wayne Attoe, Places of Worship--Milwaukee (Milwaukee, 1977), p. 17 and 20.
36. Landscape Research, p. 185.
37. Guth, p. 26; Sentinel, 30 September 1868, p. 1, and 31 July 1875, p. 8.
38. Buck, Vol. III, p. 224.
39. Buck, Vol. II, p. 224, for a discussion of the early St. Paul's Church; Manual of the Plymouth Church and Society of Milwaukee (Milwaukee, 1858), p. 6, for Plymouth Congregational. Photographs of both churches are extant.
40. Flower, Vol. II, p. 1500.
41. Deeds, Vol. 290, p. 394. Ferry and Clas were considered as one of the premier architectural firms in Milwaukee at the turn of the century and designed many major buildings extant in the city. Their work on the State Bank of Wisconsin/Bank of Milwaukee Block was a minor commission but is of interest as an example of the "bread and butter" work turned out by their office.
42. Merchants and Manufacturers Association Yearbook, 1905 (Milwaukee, 1905), p. 69. Photograph.
43. Building Permits, 1903. It is possible that the linkage between the two buildings was achieved earlier, but this is the first documentary evidence of such work. It is quite likely, however, that the upper floors of the buildings had been linked at an earlier date as this was a common practice of the time.

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