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United States Department of the Interior
National Park Service

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FEB 23 1994

National Register of Historic Places
Registration Form

NATIONAL
REGISTER

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

1. Name of Property

historic name U. S. National Bank

other names/site number Guaranty Bank Building; 5DV843.16

2. Location

street & number 817 17th Street N/A not for publication

city or town Denver N/A vicinity

state Colorado code CO county Denver code 031 zip code 80202

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended, I hereby certify that this nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property meets does not meet the National Register criteria. I recommend that this property be considered significant nationally statewide locally. (See continuation sheet for additional comments.)

James Edmund Hartman February 16, 1994
Signature of certifying official/Title Date

State Historic Preservation Officer
State of Federal agency and bureau

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

Signature of certifying official/Title Date

State or Federal agency and bureau

4. National Park Service Certification

I hereby certify that the property is:

entered in the National Register. See continuation sheet.

determined eligible for the National Register See continuation sheet.

determined not eligible for the National Register.

removed from the National Register.

other, (explain:)

Edson H. Beall 3/25/94
Signature of the Keeper Date of Action

Entered in the National Register

5. Classification

Ownership of Property
(Check as many boxes as apply)

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

Category of Property
(Check only one box)

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

Number of Resources within Property
(Do not include previously listed resources in the count.)

Contributing	Noncontributing	
1	0	buildings
		sites
		structures
		objects
1	0	Total

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

N/A

Number of contributing resources previously listed in the National Register

N/A

6. Function or Use

Historic Functions
(Enter categories from instructions)

COMMERCE/financial institution

Current Functions
(Enter categories from instructions)

VACANT/NOT IN USE

7. Description

Architectural Classification
(Enter categories from instructions)

LATE 19TH AND EARLY 20TH CENTURY

AMERICAN MOVEMENTS/Commercial Style

Materials
(Enter categories from instructions)

foundation CONCRETE

walls LIMESTONE

roof ASPHALT

other

Narrative Description

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

8. Statement of Significance

Applicable National Register Criteria

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

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

Criteria Considerations

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

Property is:

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

Areas of Significance

(Enter categories from instructions)

ARCHITECTURE

Period of Significance

1920

Significant Dates

1920

Significant Person

(Complete if Criterion B is marked above)

N/A

Cultural Affiliation

N/A

Architect/Builder

Architects: Fisher, William Ellsworth
Fisher, Arthur Addison

Narrative Statement of Significance

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

9. Major Bibliographical References

Bibliography

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

Previous documentation on file (NPS):

- preliminary determination of individual listing (36 CFR 67) has been requested
- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey # _____
- recorded by Historic American Engineering Record # _____

Primary location of additional data:

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

Name of repository:

Denver Public Library

U. S. National Bank
Name of Property

Denver County, CO
County and State

10. Geographical Data

Acreage of Property less than one acre

UTM References

(Place additional UTM references on a continuation sheet.)

1

1	3	5	0	0	7	5	0	4	3	9	9	4	7	0
Zone	Easting				Northing									

3

Zone	Easting				Northing									

See continuation sheet

Verbal Boundary Description

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

Boundary Justification

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

11. Form Prepared By

name/title R. Mark Taylor, President and V. Rottman & H. Wilson, OAHP

organization National Development and Finance Corporation date September 3, 1993

street & number 1100 Stout Street, Suite 880 telephone (303) 534-1024

city or town Denver state CO zip code 80204

Additional Documentation

Submit the following items with the completed form:

Continuation Sheets

Maps

A **USGS map** (7.5 or 15 minute series) indicating the property's location.

A **Sketch map** for historic districts and properties having large acreage or numerous resources.

Photographs

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

Additional items

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

Property Owner

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

name Guaranty Land and Building Limited Liability Company

8055 East Tufts Avenue Parkway

street & number Suite 1450, Attn: Ed Gruben telephone (303) 741-0100

city or town Denver state CO zip code 80237

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

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

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National Register of Historic Places Continuation Sheet

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NATIONAL
REGISTER
U. S. National Bank
Denver County, CO

Section number 7 Page 1

DESCRIPTION

The U. S. National Bank is a ten-story commercial building with both Classical Revival and Renaissance Revival details. The flat roofed building consists of a steel and concrete structural frame with smooth ashlar limestone exterior walls and an ornamental bronze storefront at street level. It is located on a prominent corner at Stout Street and 17th Street in downtown Denver's "Wall Street of the Rockies."

Paired Ionic pilasters frame each of the five ground floor bays on the main (17th Street) elevation. Single Ionic pilasters frame the eight bays on the Stout Street side. These colossal pilasters extend up through the second floor and support an entablature of dentils, egg and dart, and a plain frieze. The ground floor bays are comprised of bronzed spandrels, pilasters and mullions. The spandrels are decorated with a swag motif. Above these spandrels, denoting the second floor, are paired double hung, single light windows.

Between the third and fourth stories, two bands--one a meander and the other a guilloche--form a stringcourse that belts the building. This running pattern is broken by two centrally-located cartouches on the 17th Street facade. A small balconet supported by scroll-like modillions decorated with acanthus leaves at the sixth story also helps to break up the 17th Street facade. A denticulated stringcourse separates the two upper floors as it encircles the building between the eighth and ninth stories. At the top of the building is a cornice enriched with lion heads, scroll-like modillions, egg and dart, and dentils. The plain frieze is punctuated by widely spaced ornamental panels of two griffins facing each other. Stone quoins accentuate the corners of the building.

The smooth stone wall surfaces of the 17th Street facade are pierced by regularly-spaced one over one double hung wood frame windows; the fourth story windows are slightly smaller. On the Stout Street facade, the windows are paired.

The interior plan of the building includes a large central air shaft or atrium, described on the original architectural drawings as a "light court." A skylight spans this open area just above the second floor. A non-historic protective covering of glass, asphalt, and screening covers the skylight. The remaining eight floors of the building remain exposed to the elements. This arrangement is one of the few remaining examples of a "doughnut" light court building in Denver.

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Continuation SheetSection number 7 Page 2U. S. National Bank
Denver County, CO**DESCRIPTION (continued)**

The original interior plan for the upper stories created walkways that circumvented the central atrium. These corridors have windows accentuated by marble wainscotting and window sills. See drawing for a typical floor plan. (It is not known when the second, third and fifth floors were altered from this original configuration.) The "inside" windows that open into the light court are double hung wooden sash of two over two lights, with the exception of the eighth and ninth floors that are three over three lights.

The only exterior alterations occurred at the street level. On the 17th Street facade two entrances were modified with newer metal-frame glass doors and stone blocks filling in the larger openings. The far north entrance has a small, roof-like extension that projects almost out to the curb. On the Stout Street facade, two entrances also were modified with the replacement by newer metal framing and glass.

Originally, bronze revolving doors led into a marble vestibule and the Doric style bank lobby. A drop ceiling, added during one remodeling, hid the vaulted ceiling in the vestibule and the skylight in the lobby. Despite the unsympathetic remodelings, the interior was to suffer an even greater indignity. In the early 1980s there were plans to demolish the bank building and many interior materials were stripped from the building. Virtually all the marble and brass were taken away; light and plumbing fixtures were also removed. Fortunately, much of the plasterwork in the lobby remains. Fluted columns, mutule blocks, a frieze work decorated with a triglyp and metopes pattern, and the coffered ceiling still speak of the building's classical grandeur. On the upper floors, the marble sills of the windows that border the atrium are still intact, although most of the marble wainscotting has been covered up by subsequent remodeling. Throughout the upper floors, many of the structural columns retain their flared capitals. Despite the unfortunate de-nuding of much of the interior, alterations to the exterior are much less dramatic. The building maintains its integrity in terms of location, design, setting, materials, workmanship, feeling, and association.

A five story parking garage was constructed adjacent to the building along Stout Street in the 1970s. This poured concrete construction has its own bearing walls and mechanical systems with several small doors providing access to the bank building. While the garage reads as a separate building, it is considered by National Register definition to be an addition. Whatever it is called, the parking garage is a noncontributing element and adds nothing to the architectural significance of the bank building.

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Continuation SheetSection number 8 Page 3U. S. National Bank
Denver County, CO**SIGNIFICANCE**

The Guaranty Bank Building, originally the U.S. National Bank, meets criterion C for its architectural significance as "one of the stateliest structures showing the Chicago influence on Denver" (Noel and Norgren, p121). In addition, the building is a distinctive example of a type, the three-part vertical block commercial building. It is also representative of the fine commercial buildings designed by Fisher and Fisher, one of Denver's leading architectural firms. The building is one of the last remaining early high rise bank buildings along 17th Street, the "Wall Street of the Rockies," and it contributes to the character of this historic area of downtown Denver.

Richard Longstreth in his book The Buildings of Main Street: A Guide to American Commercial Architecture, provides a method of identifying buildings commonly found in commercial districts. The identification system is based on the facade's composition. No matter how intricate the details, the facade can be reduced to a simple pattern that reveals major divisions or elements. The three-part vertical block is characterized by the division of the facade into three distinct zones. The composition is analogous to the divisions of a classical column: base, shaft and capital. The Guaranty Bank Building aptly displays these three divisions. The oversize Ionic pilasters separating the ground floor bays comprise the lower zone or base. The "shaft" of the building rises up six stories to a denticulated stringcourse that distinguishes the upper zone from the rest of the building. The two top stories help the enriched cornice provide a visual terminus.

The city of Chicago is regarded as the birthplace of the Commercial Style. The commercial architects of Chicago began creating these early versions of the skyscraper in the 1880s and 1890s. Commercial Style buildings are between five and sixteen stories with flat roofs and a very regular patterning of large, rectangular windows. The total area of glass normally exceeds that of the facing or structural material, producing a somewhat skeletal appearance. The character of the facade is derived "from the fenestration, to which any ornament... is altogether subordinate" (Whiffen, p183). The Guaranty Bank Building constructed in 1920 represents a response to the "Chicago School" by one of Denver's master architectural firms of the early 20th century.

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U. S. National Bank
Denver County, CO

SIGNIFICANCE (continued)

William and Arthur Fisher produced a building strongly influenced by the Commercial Style. This can be seen in its ten story height, the flat walls and roof, the expansive fenestration and the tendency towards sparse ornamentation. While the detailing is restrained, the influence of Classical and Renaissance Revival styles is also evident in the large Ionic pilasters, dentils, quoins, stringcourses, and the modillion-enriched cornice.

Arthur Addison Fisher and William Ellsworth Fisher were brothers, both New York-trained, who in 1910 formed a partnership known as William E. Fisher and Arthur A. Fisher, Architects. "By 1920 the firm had established itself as one of the largest and most influential architectural firms in the Rocky Mountain region. The office became a center of study and apprenticeship for many young architects." (Noel and Norgren, p.199).

In addition to the Guaranty Bank Building, Fisher and Fisher designed several other major commercial structures in Denver's central business district. These include the Midland Savings Building, the Davis & Shaw Furniture Company, the A.C. Foster Building, and the Neusteter Department Store. (The last two properties are listed in the National Register of Historic Places.) Constructed in 1912, the twelve story A. C. Foster Building, also known as the University Building, is a contrast in colors and textures (light and dark brick with terra cotta) that can best be described as Renaissance Revival. Elements of the Renaissance Revival style can also be seen in the ten story brick Midland Federal Savings Building (1925) with its spiral terra cotta fluting and round arched upper story windows. The Neusteter Building (1924) of smooth limestone with a black marble base possesses minimal ornamentation, relying instead on its finely crafted elegant materials, and represents a very pure, but late, example of the Commercial Style. The Davis and Shaw Building (1927), described as Classical Moderne, is four stories of glazed terra cotta finished to resemble cut stone with a curved, cast iron canopy. However, the ten storied, limestone ashlar finished Guaranty Bank Building with its 1920 construction date represents one of Fisher and Fisher's earliest expressions of the Commercial Style and one that best expresses the firm's interpretation of the neoclassicism that prevailed during the first decades of the 20th century.

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Continuation SheetSection number 8 Page 5U. S. National Bank
Denver County, CO**SIGNIFICANCE** (continued)

In the 1920s and 1930s, Arthur and William Fisher designed buildings with ornamentation derived from Renaissance and Classical prototypes. While this was consistent with the practices of academicians of the early 20th century, Fisher and Fisher claimed that their use of such stylistic forms was based on the similarity of Denver's hot and dry climate to that of the Mediterranean. Unlike the other Fisher and Fisher buildings mentioned earlier, the Guaranty Bank Building is distinctive in its use of predominately classical elements, as seen in the oversize Ionic pilasters, the dentils, the entablature, and the smooth ashlar surface. The architectural firm's use of restrained classical ornamentation reflected the conservative and stable nature of the banking industry. Characteristics of the Renaissance Revival style are also employed on the building, as seen in the quoining, stringcourses and the enriched cornice.

HISTORY

The location of Union Station at the foot of 17th Street and the completion of the Brown Palace Hotel and the Equitable Building in 1892 destined the street to become the address for Denver's largest hotels, banks, and office buildings. The First National Bank moved from the Equitable into its new home at 17th and Stout in 1911. It was followed by the Colorado National Bank in 1915, the Denver National, U.S. National, and American National, all of which had moved to 17th Street by the 1920s. They were joined by leading law and real estate firms, as well as the major bond, brokerage, and investment houses, transforming 17th Street into the "Wall Street of the Rockies."

This building, according to the building permit, was a brick, stone, and steel office building, constructed at a cost of \$500,000 by prominent Denver businessman John A. Ferguson. Fisher and Fisher designed the building. The interior design and installation were by E.F. Weary and Alford Company of Chicago. The superintendent was J.E. Rhodes. It was built on the site of the three story Century Building also owned by Ferguson. There was a fire-proof portion of the Century Building on Stout Street, and this new building was joined to that.

The first occupant of the ground floor was the U.S. National Bank, and major insurance companies occupied offices on the upper floors. The building opened June 20, 1921, one of the largest buildings to be built following World War I.

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U. S. National Bank
Denver County, CO

HISTORY (continued)

The U.S. National Bank was founded in 1904. In the early years, it was housed in the Ernest and Cranmer Building at 17th and Curtis. In 1908, the bank absorbed the National Bank of Commerce. In 1912, U. S. National absorbed the Central National Bank and moved to the Equitable Building. After its relocation across the street to the newly constructed Fisher and Fisher building, the U.S. National Bank merged with the Bankers Trust Company in 1923.

In June 1953, it was announced that the bank planned to move to the new Mile High Center at 17th and Broadway. The move began in May 1956. It was the first Denver bank to move its location in 25 years. Following U.S. National, the Guaranty Bank & Trust Company and Holding Corporation leased the space in 1965 and purchased the building in 1980.

In the early 1980s, the building was bought by Bill Walters, a Denver developer, who had plans to raze the building and replace it with a new structure. After stripping the interior, the plans fell through and Walters sold the property to Silverado Banking, Saving and Loan Association in 1987, which itself failed a few years later. In late 1992, the building was bought by the Guaranty Land and Bank Limited Liability Company. It remains vacant and the new owners are now looking at potential re-use, including housing.

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U. S. National Bank
Denver County, CO

BIBLIOGRAPHY

Denver Building Permit Applications, #29, January 5, 1920; #37, January 5, 1920.

Denver Post. June 17, 1920, pp. 20-21; March 9, 1932, p. 22; June 5, 1953, p.76.

Longstreth, Richard. The Buildings of Main Street: A Guide to American Commercial Architecture. Washington, D.C.: The Preservation Press, 1987.

Noel, Thomas J., and Norgren, Barbara S. Denver: the City Beautiful. Denver: Historic Denver, Inc., 1987.

Purdy, Penelope, "Once-elegant Guaranty Bank Building now stands as a dark derelict," Denver Post, December 22, 1991.

Rebchook, "Taxpayers lose \$36 million in sale of historic Guaranty Bank," Rocky Mountain News, January 7, 1993.

Rocky Mountain News. January 15, 1920, p. 5; October 8, 1929, p. 5; May 14, 1954, p. 45; May 11, 1956, p. 18.

Rocky Mountain Journal. June 11, 1980, p. 1.

Whiffen, Marcus. American Architecture Since 1870: A Guide to Styles. Cambridge, Massachusetts: The MIT Press, 1969.

VERBAL BOUNDARY DESCRIPTION

Lots 17 through 26, inclusive, of Block 128, East Denver, City and County of Denver, State of Colorado.

BOUNDARY JUSTIFICATION

The nominated property includes the land on which the building and the parking garage sit.

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U. S. National Bank
Denver County, CO

PHOTOGRAPH LOG

The following information applies to all photographs except where noted:

name of property: U. S. National Bank
city, county and state: Denver, Denver County, Colorado
photographer: Alyssa Arnold
date: November 1993
location of original negative: National Development and Finance
Corporation, 1100 Stout Street,
Suite 880, Denver

#1 17th Street elevation, facing north

#2 17th Street elevation, facing north

#3 Stout Street elevation, facing northeast

#4 Stout Street elevation, facing northwest

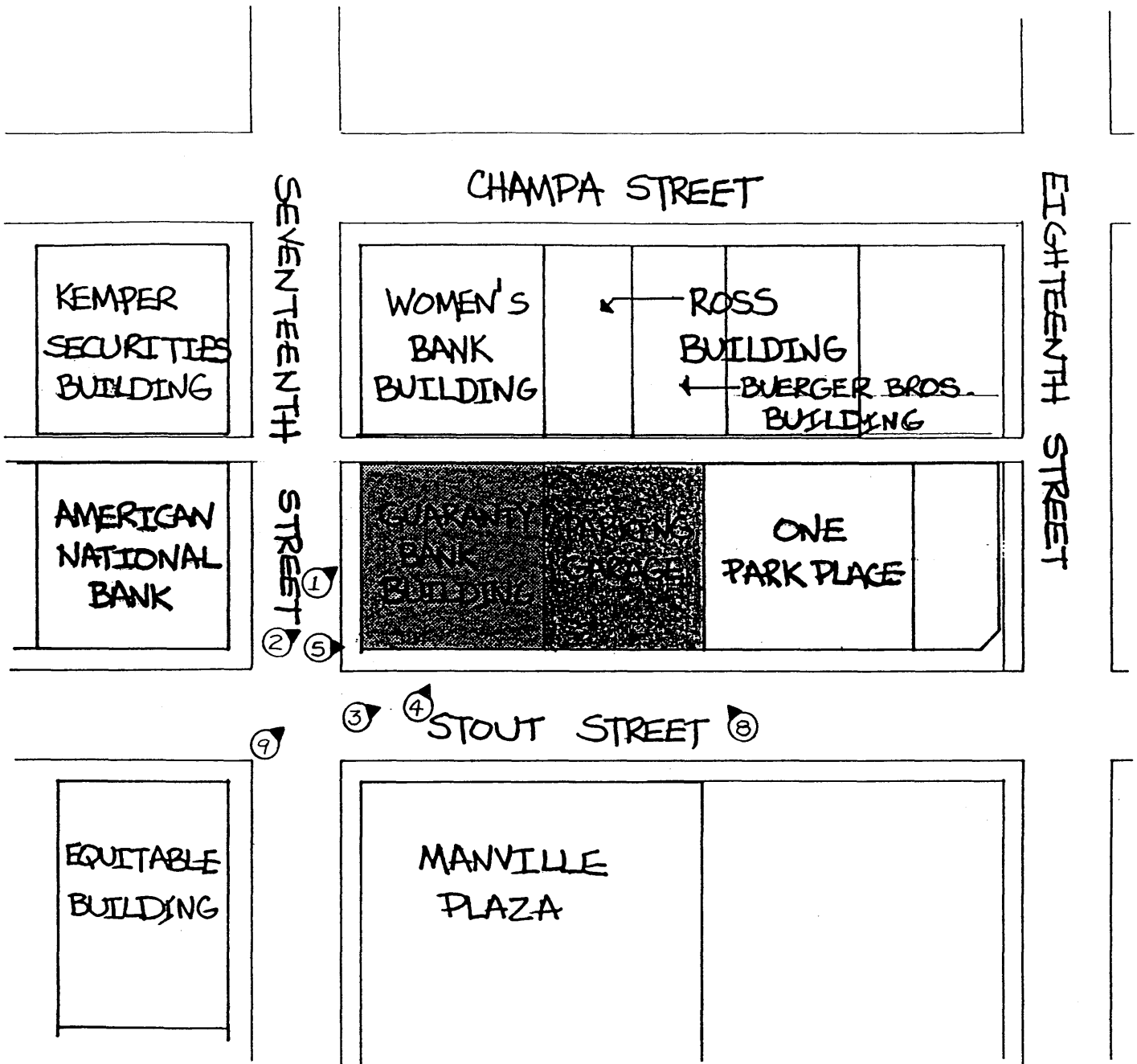
#5 upper floors of 17th Street elevation, facing northeast

#6 interior - the atrium

#7 interior - the lobby

#8 date of photograph: February 1994
parking garage, facing west

#9 photographer: Jim Hartmann
date: May 1993
location of original negative: C.W. Fentress J.H. Bradburn and
Associates, 421 Broadway, Denver
at the corner of 17th and Stout Streets, facing north



NORTH

U.S. NATIONAL BANK /
 GUARANTY BANK BUILDING
 DENVER, COLORADO

SCALE: 1" = 100' ±



NOMINATED PROPERTY



photographs

4963 1 SE (ARVADA)

UNITED STATES
DEPARTMENT OF THE INTERIOR
GEOLOGICAL SURVEY

U.S. NATIONAL BANK
817 SEVENTEENTH STREET
DENVER, COLORADO
13; 500750 m E, 4399470 m N

