

United States Department of the Interior
National Park Service

56-1025

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: Minnesota Mutual Life Insurance Company Building

Other names/site number: _____

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: 345 Cedar Street

City or town: St. Paul State: MN County: Ramsey

Not For Publication: N/A Vicinity: N/A

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



Signature of certifying official/Title: Amy Spong, Deputy SHPO, MNHS Date: 4/20/17

State or Federal agency/bureau or Tribal Government

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

Signature of commenting official: _____ Date: _____

Title : _____ State or Federal agency/bureau or Tribal Government

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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:)

for 
Signature of the Keeper


Date of Action

5. Classification

Ownership of Property

(Check as many boxes as apply.)

- Private:
- Public – Local
- Public – State
- Public – Federal

Category of Property

(Check only **one** box.)

- Building(s)
- District
- Site
- Structure
- Object

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Number of Resources within Property

(Do not include previously listed resources in the count)

Contributing	Noncontributing	
<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>0</u>	Total

Number of contributing resources previously listed in the National Register 0

6. Function or Use

Historic Functions

(Enter categories from instructions.)

COMMERCE/TRADE / business

Current Functions

(Enter categories from instructions.)

VACANT

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7. Description

Architectural Classification

(Enter categories from instructions.)

International Style

Materials: (enter categories from instructions.)

Principal exterior materials of the property:

Foundation: STONE/Granite

Walls: STONE/Kasota Stone, Virginia Green Stone; GLASS

Roof: SYNTHETICS/Membrane

Other: METAL/Porcelain Enameled Steel

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.)

Summary Paragraph

The Minnesota Mutual Life Insurance Company Building (Minnesota Mutual Building), located at 345 Cedar Street in Saint Paul, Minnesota, was constructed in 1955. The Minnesota Mutual Building sits on a 48,351 square foot parcel covering approximately one half of a city block. The property is bounded by Fifth Street East to the northwest and Cedar Street to the northeast, and Fourth Street East to the southeast. The property is located on the southern edge of downtown Saint Paul. The Minnesota Mutual Building is an International Style office building with a projecting entrance in its primary (northeast) façade. The building has a rectangular massing and is eight stories tall with a finished basement. The primary façade is grounded with a water table composed of square panels of polished black granite. Above the water table, the façade is clad in square stacked panels of yellow Kasota stone. The first level houses a public lobby and office spaces. The upper floors of the building were used as open floor-plan office space. The lower level was designed to house a staff lounge and kitchen for Minnesota Mutual Life Insurance Company employees, as well as a vault, storage, and mechanical spaces. The building retains excellent integrity at the exterior and very good interior integrity.

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Narrative Description

Location and Site Description

The Minnesota Mutual Life Insurance Company Building (Minnesota Mutual Building), located at 345 Cedar Street in Saint Paul, Minnesota, was constructed in 1955 as the first building that the Minnesota Mutual Life Insurance Company commissioned to serve as its "home office." The International Style building represents a dramatic period of growth for the company as well as a new image and marketing strategy. The modern office building was designed by the local architectural firm Ellerbe and Company and was "the first major office structure" to be built in downtown Saint Paul following the Great Depression and World War II.¹

The building has a rectangular massing and is eight stories tall with a finished basement. The upper stories of the northeast façade are clad in yellow Kasota stone, while the building's water table and main entry are defined with stacked, polished black granite panels. Ribbon windows are present at each floor of the northeast and southwest façades. The southwest façade is clad in buff colored, common bond patterned brick at the upper levels and brown brick at the base. The southeast and northwest façades are uninterrupted, stacked Kasota stone panels. At the interior, the building features a public lobby and office space at the first floor, additional office space at the upper floors, and a central circulation core. The property is located on the southern edge of downtown Saint Paul, in an area that was drastically affected by the city's urban renewal program of the late 1950s and early 1960s.

The Minnesota Mutual Building sits on a 48,351 square foot parcel covering approximately one half of a city block (Figure 1). The property is bounded by Fifth Street East to the northwest and Cedar Street to the northeast, and Fourth Street East to the southeast. The building is built to the sidewalk at the northeast, and held slightly back from the sidewalk by low planting beds at the northwest and southeast. At the southwest, a surface parking lot separates the building from the other half of the block, which contains a parking ramp and the seven-story former Northern States Power Building. The site is generally flat; however, the sidewalk at the southeast façade slopes slightly toward the intersection of Cedar and Fourth Street East. The blocks surrounding the Minnesota Mutual Building contain a mix of commercial and multi-family residential structures of similar scale.

Exterior

Northeast Façade

The Minnesota Mutual Building is an International Style office building with a projecting entrance in its primary (northeast) façade (Photos 0001 and 0002, Figure 2). The primary façade is grounded with a water table composed of square panels of polished black granite. Above the water table, the façade is clad in square stacked panels of yellow Kasota stone. At each level from the ground level to the seventh level, a horizontal band of fixed, metal-frame, ribbon windows extends the length of the

¹ Larry Millet, *AIA Guide to the Twin Cities*, (Minneapolis: Minnesota Historical Society Press, 2007), 323.

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façade. At each of these bands of ribbon windows, every fifth light is a panel of Virginia Green Stone. At the eighth level, the band of ribbon windows is exclusively glass panes. Above the eighth level, a large projecting cornice with an angled soffit reveals a set of square, bright yellow, porcelain-enamel, steel panels with silver-colored steel panels at the fascia (Photo 0005).

Primary Entrance (Northeast Façade)

The building's primary entrance is located slightly off center on the primary façade - closer to the southeast corner of the building (Photos 0002 and 0006). The entry is housed in a single-story, flat-roofed entrance block that projects toward Cedar Street from the main face of the façade. The entrance block is clad in stacked, square panels of reddish polished granite. The size and stacked pattern of these panels matches that of the Kasota stone panels found on the rest of the façade. The northwest and southeast walls of the entry block are composed of uninterrupted granite panels. The northern third of the northwest wall is also composed of uninterrupted granite panels, and historically featured building signage (Figure 18). The southern two thirds of the northwestern wall are composed of an aluminum storefront system. The storefront system includes 11 fixed panes of nearly square glass, two pairs of swing doors and one single swing door with sidelight. The doors, sidelight, and their configuration are non-historic alterations; the aluminum frame is original to the building. The original configuration consisted of four swinging doors with a fixed sidelight at each end. A cantilevered canopy projects from above the doors. The canopy angles up toward Cedar Street. The underside of the canopy is clad with porcelain-enamel, steel panels that match those at the roof line. These panels were historically yellow but are now painted black. Above the southeastern end of the entrance block, a metal and glass city skyway has been attached to the building at the second level. At grade, low concrete planting beds extend from either side of the entry block to the corners of the southwest façade. The planting beds are separated from the public sidewalk by a low concrete curb.²

Northwest and Southeast Façades

The secondary façades (northwest and southeast) are monolithic and windowless (Photos 0001, 0003, and 0004 and Figure 3). Like the primary façade, they are clad in stacked, square panels of black granite at the water table and square panels of yellow Kasota stone at the upper levels. On each façade, a large louver covered by vertical metal fins is present at the fourth level. The louvers and fins are part of the building's original HVAC system.

Southwest Façade

The rear (southwest) façade is clad in brick laid in common bond (Photos 0004, 0029 and Figure 4). Brown brick rises to the height of the granite water table, with buff brick at the upper floors. Ribbon windows similar to those on the primary façade are located at the north and south thirds of the

² The planting beds do not appear in the original architectural drawings for the building, however planting beds can be seen in early photos of the building (Figure 19).

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southwest façade. At the central third of the façade, fixed, single-light, metal-frame windows form two columns of punched openings.

A single-story garage clad in brown brick projects outward from the central third of the façade (Photo 0008). An overhead garage door is located on the northwest wall of the garage.

In 1982, the garage projection was expanded to provide a skyway connection to the building. The addition expanded the original garage projection to the southeast and added a second story. The 1982 addition can be differentiated from the original garage as it does not project as far out from the main southwest façade (Photo 0030). The 1982 portion of the first level includes a secondary entry that provides access to the second level skyway system. The entry cuts diagonally back into the projection, and is composed of a pair of aluminum swing doors (Photo 0007).

Interior

First Level

The first level of the Minnesota Mutual Building houses a public lobby and office spaces. This level is raised above grade at all locations except the main entry vestibule and a small area of the public lobby that extends the length of the storefront windows in the entrance block.

The building's public lobby was designed as a show piece for the building and the modern identity of the company. Marble detailing is found throughout the space (Photo 0010), and it is open to Cedar Street via the entrance block's storefront windows (Photos 0009, 0019). This openness is carried through to the interior glass and aluminum vestibule, which coordinates with the storefront system, and extends into the public lobby space. The angled metal canopy that covers the entry at the exterior of the building is mirrored at the interior, providing an angled ceiling in the vestibule (Photo 0019, Figure 5). To the north of the vestibule, the public lobby extends the length of the storefront portion of the entrance block. To the west of the vestibule, the public lobby space rises up a short flight of stairs to the mezzanine level at the height of the rest of the first level (Photos 0011, 0012). A freestanding column is located at the northwest edge of this staircase. A non-historic, curved, freestanding staircase is located in the northwestern portion of the mezzanine. This staircase connects the mezzanine and second levels, providing public access to the skyway system. A second freestanding column is located just south of the base of this stair. Two non-historic, built-in desks are located at the northwest and southwest corners of the mezzanine. A non-historic aluminum and glass storefront system separates the public lobby from the elevator lobbies and garage space to the west. A historic glass doors separates the public lobby from the office space to the south, and a non-historic wood door separates the public lobby from the office space to the north.

The public lobby was substantially renovated in 1982 and 1984, when EcoLab and the Pioneer Press, respectively, acquired the building (Figure 22a shows the lobby in 1955, Figure 22b locates the photo on a building plan). At this time, the portion of the staircase to the mezzanine that faces

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northwest (at right in Photo 0011) was added. This extension to the staircase ends where it reaches one of the public lobby's two columns (Photo 12). The two columns, which were originally square and clad in marble were encased and rounded off during the renovation. Architectural drawings from the renovation show that the original columns are extant inside the round casing, however the drawings do not clarify whether or not the marble finish is also extant.³ At the upper level of the public lobby, the two built-in desks were also installed during the renovation. Additionally, the freestanding staircase that connects the mezzanine to the second level of the building was installed during this renovation. In order to construct the freestanding staircase, a wall was removed from the public lobby, and an opening was cut into the second floor plate (Figures 22a, 22b). During the period of significance, the removed wall was used to display an oil-on-canvas mural by local artist Birney Quick that the Minnesota Mutual Life Insurance Company had commissioned (Figure 6). The mural was sold to EcoLab along with the building.⁴

At some point, carpeting, ceramic tile, and vinyl tile were installed throughout the lobby space. The lobby's original square stone tile is extant beneath the carpet. The carpet is located in the at grade portion of the lobby and along the storefront to the north of the vestibule (Photo 0012).

At the rear of the mezzanine level is access to the building's circulation core and elevator lobby. The elevator lobby retains its original marble wall paneling and four elevator bays (Photos 0013 and 0014).

Moving north and south from the public lobby, the first level is generally composed of open office space at the center of the building with individual offices at the northeast and southwest exterior walls. The exact configuration of these spaces and their finish materials have been altered over time, however the general organization of space – a central open area with some individual offices is representative of the original first floor plan. At the northern end of the building, the column grid is exposed, as it was during the period of significance (Photo 0015). Bathrooms at the first level, and throughout the building, retain their historic finishes, most notably their glazed block walls (Photo 0018).

Second through Eighth Levels

The upper floors of the building were historically (and recently) used as office space (Photos 0022, 0023, 0024, 0025, and Figure 8). The building was originally designed so that each floor housed one of the departments of the Minnesota Mutual Life Insurance Company. Finishes in these spaces—including dropped ceilings, carpeted floors, and painted walls—are non-historic.

³ "Main Level Floor Plan," Shank Kleineman DeZelar Architects, Inc., 1982. Courtesy of building owner.

⁴ Inquiries by the author and current building owner into the provenance of the mural suggest that the mural is still owned by EcoLab. Final confirmation of this information is pending at this time. Regardless of its current location, the mural was an oil on canvas painting hung in the lobby. While its removal is unfortunate, it was not a permanent feature of the building.

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Elevator lobbies are present at each of the upper levels. The second through seventh levels retain their original marble paneling (Photo 0020). The eighth level retains original wood paneling. At the second level, a drywall partition and double metal swing door have been installed at the southeast end of the elevator lobby to allow for skyway access (Photo 0021).

Rows of individual enclosed offices line the southwest exterior wall of most of the upper floors.

Square engaged columns are present at the northeast and southwest exterior walls, where they correspond with the panels of Virginia Green Stone at the exterior. The building's long-span concrete construction allows for minimal exposed structure at the upper floor plates; at each level, a third line of columns is present. This column line is not centered on the floor plate, but rather pulled to the side, where it aligns with the northeast edge of the elevator lobbies. (Figure 21).

Lower Level

The lower level was designed to house a staff lounge and kitchen for Minnesota Mutual Life Insurance Company employees, as well as storage and mechanical spaces (Figure 9). In general, this level maintains its historic layout and circulation patterns, with minimal changes, as is evidenced by the fact that many of these spaces, including the corridors feature extant historic finishes. The elevator lobby and lounge space retain their historic wood paneling (Photo 0026). The corridors, staff kitchen, and storage spaces generally retain their historic glazed block walls (Photo 0028). The building's staff kitchen retains historic quarry tile floors as well (Photo 0027).

Integrity

The Minnesota Mutual Life Insurance Company Building retains excellent integrity at the exterior and very good interior integrity. The Minnesota Mutual Building retains sufficient levels of all seven aspects of integrity to convey its history from its period of significance, 1955-1967. The seven aspects of integrity are discussed separately, as follows:

Location

The Minnesota Mutual Life Insurance Company Building has not been moved and retains integrity of location.

Design

The Minnesota Mutual Life Insurance Company Building retains excellent integrity of design at its exterior and good integrity of design at its interior spaces. The exterior retains its formal composition, the horizontal orientation, and texture as conveyed by its cladding and ribbon windows. The public skyways that connect to the building – particularly the skyway at the primary façade – do negatively affect integrity of design, as they interrupt the formal composition of the façade. Though the doors have been replaced, the building also retains its original main entry sequence and storefront system.

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At the interior, the public lobby was significantly altered during the 1980s, at which point a wall was removed, the freestanding staircase was installed, the column profile was altered, and two desks were installed at the mezzanine level. Despite these alterations, the lobby retains its original overall footprint, its glass vestibule, split level floor plan, and much of its marble wall paneling and base. Likewise, the elevator lobbies retain their original composition and marble detailing. At the upper levels, each floor was originally designed as a primarily open floor plan with limited individual offices lining the southwest exterior façade. Each upper floor accommodated one of the Minnesota Mutual Life Insurance Company's departments. These floors generally retain their open plans and many of the individual office spaces.

Setting

Integrity of setting remains intact. The building was the first major new construction to take place in downtown Saint Paul following World War II. Additional new construction followed during the city's urban renewal years of the early 1960s. With the exception of the addition of the St. Paul skyway system, the built character of downtown Saint Paul has not been drastically altered since the urban renewal period.

Materials

The exterior materials that characterize the Minnesota Mutual Life Insurance Company Building—primarily square panels of Kasota stone, granite, glass, and porcelain enamel steel—remain intact and convey integrity. At the interior, the main floor public lobby retains original marble wall panels and marble base. Non-historic vinyl and ceramic floor tile and carpet are present in the lobby, however the lobby's original stone tile is extant under the carpeted area. The elevator lobbies at each level retain their marble paneling and aluminum elevator doors. At the lower level, quarry tile flooring and glazed block walls are intact. Generally, finish materials at the upper floor office spaces have been modified over time.

Workmanship

The Minnesota Mutual Life Insurance Company Building retains integrity of workmanship. The building was constructed as a high profile "modern" headquarters building for the Minnesota Mutual Life Insurance Company. As such, the building's public spaces including its exterior, its main floor public lobby, and elevator lobbies exhibited and retain a high level of workmanship.

Feeling

The Minnesota Mutual Life Insurance Company Building retains integrity of feeling. Through its continued use as an office building, through the retention of its historic exterior materials and fenestration patterns, and through the continued differentiation between the public spaces of the building and the office spaces, the Minnesota Mutual Life Insurance Building evokes the feeling of an office building from the mid-twentieth century.

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Association

The Minnesota Mutual Life Insurance Company Building retains integrity of Association. As the Minnesota Mutual Life Insurance Company's headquarters building, the Minnesota Mutual Building was constructed specifically to house the company and to help brand it with a "modern" image. Later, after the Minnesota Mutual Life Insurance Company physically outgrew the building, the property was purchased by EcoLab and then by the *St. Paul Pioneer Press* newspaper, and used as their offices. Today, the building is associated with both the Minnesota Mutual Life Insurance Company and with the Pioneer Press.

Conclusion

The Minnesota Mutual Life Insurance Company Building, located at 345 Cedar Street in Saint Paul, Minnesota, was constructed in 1955 as the International Style "home office" of the Minnesota Mutual Life Insurance Company. The building represents a dramatic period of growth for the company as well as a new marketing strategy. The modern office building was designed by the local architectural firm Ellerbe and Company and was the first major construction project to take place in downtown Saint Paul following the Great Depression and World War II. Integrity of location, design, setting, materials, workmanship, feeling, and association all remain intact, and convey the building's significance from its period of significance, 1955-1967.

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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

ARCHITECTURE

Period of Significance

1955-1967

Significant Dates

1955

Significant Person

(Complete only if Criterion B is marked above.)

Cultural Affiliation

Architect/Builder

Ellerbe and Company

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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 Minnesota Mutual Life Insurance Company Building, located at 345 Cedar Avenue in Saint Paul, Minnesota, is historically significant under National Register of Historic Places Criterion A for its representation of the Minnesota Mutual Life Insurance Company (Minnesota Mutual). During the period of significance for this building, Minnesota Mutual had branch offices located in every state of the union and enjoyed recognition as the largest insurance agency in Saint Paul and as one of the 25 largest agencies in the country.⁵ The building is also historically significant under Criterion C as an intact example of an early International Style office building in Saint Paul.

The construction of the building took place in a period of dramatic growth for Minnesota Mutual and the new building helped usher in a new image and marketing strategy for the company. Furthermore, the building is significant as the first major new office building construction to take place in downtown Saint Paul following the Great Depression and World War II. The property's areas of significance are Commerce and Architecture, and its level of significance is local. The related state historic context is "Urban Centers: 1870-1940." The Minnesota Mutual Life Insurance Company Building's period of significance is 1955-1967. The end date of the period of significance acknowledges that the Minnesota Mutual Life Insurance Company (now Securian) continued to use the building as its home office through 1982, and that the company has remained successful through the present day.⁶

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

The Growth of the Minnesota Mutual Life Insurance Company: 1880-1950

The mid-nineteenth century was a pivotal time for the development of life insurance in the United States. According to scholar Sharon Ann Murphy,

Life insurance [served] as a countervailing force against these dramatic societal changes [including industrialization and urbanization]... By quietly pervading the entire fabric of American middle-class life, this new industry [provided] a crucial layer of support and

⁵ "Our New Home: The Minnesota Mutual Life Insurance Company." *St. Paul Pioneer Press* - Special Section (Saint Paul, MN), November 6, 1955.; "News," *Minnesota Mutual Life Insurance: News*, August 6, 1950. Minnesota Historical Society Collections.

⁶ Beginning in the 1950s, the Minnesota Mutual Life Insurance Company has consistently been ranked as one of the 25 largest insurance companies in the United States.

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stability to a nation in flux, enabling – and even facilitating – the transition from a rural, agriculturally based society to an urban, industrialized one.⁷

Of course, life insurance companies also sought to turn a profit. A dramatic increase in policy sales occurred at the close of the Civil War, which resulted in a number of new companies entering the market. Many of these new companies relaxed the qualification requirements for policyholders, but did not require high enough premiums to offset their increased risk. As a result, companies were not able to consistently pay out insurance claims, creating a loss in consumer confidence, which eventually destabilized the market and caused the entire industry to crash in the 1870s.⁸

By the 1880s, the insurance industry in the United States was rebounding and Saint Paul, in particular, appeared to be a likely location for a prosperous and profitable insurance company. The population of the city had doubled over the previous decade, climbing from around 20,000 to just over 40,000. Similarly, the city nearly tripled in physical size during the 1880s, “annexing thirty-five square miles of new territory and pushing its western limit to the border of ...Minneapolis.”⁹ In the early 1880s, “the Chamber of Commerce bulletin quoted figures showing that the city experienced an annual death rate of 11.72 per thousand – half that of eastern cities – and had ‘air so dry that it healed diseased lungs.’”¹⁰

The Minnesota Mutual Life Insurance Company (Minnesota Mutual), originally the Bankers Association of Minnesota, took advantage of the city’s prosperity and the company was founded in Saint Paul on August 6, 1880 in Room 15 of the Fire and Marine Building at Third and Jackson streets in downtown Saint Paul (demolished, Figure 10).¹¹ Under the early leadership of Russell Dorr and Charles Bigelow, the business grew slowly as the young company cycled through other leaders and a variety of operational models. At the outset, the Bankers Association of Minnesota followed an assessment model, which was the prevalent form of insurance company in the Midwest

⁷ Sharon Ann Murphy, *Investing in Life: Insurance in Antebellum America*, (Baltimore: The Johns Hopkins University Press, 2010), 3; In her recent book, Murphy acknowledges a lack of scholarship in the area of the history and effects of the insurance industry in the U.S. and calls upon scholars to fill the gap in historiography. With regard to this application, the author was unable to locate secondary source material directly related to the history of the insurance industry in Saint Paul, Minneapolis, or Minnesota.

⁸ *Ibid.*, 8.

⁹ Jeffrey A. Hess and Paul Clifford Larson, *St. Paul's Architecture: A History* (Minneapolis: University of Minnesota Press, 2006), 37.

¹⁰ Minnesota Mutual Life Insurance Company, “NEWS RELEASE: 70th Anniversary of Minnesota Mutual Life, August 6, 1950,” *Minnesota Mutual Life Insurance: News*, August 6, 1950. Minnesota Historical Society Collections.

¹¹ Minnesota Mutual Life Insurance Company, “Three Score and Ten Years,” *Application (Official Publication of the Minnesota Mutual Life Insurance Company Saint Paul, Minnesota)*, June 1949. Minnesota Historical Society Collections; The Minnesota Mutual Life Insurance Company has published additional company histories that contain very similar information.; *75 Years Developing with Minnesota: The Story of the Minnesota Mutual Life Insurance Company*, (Saint Paul: Minnesota Mutual Life Insurance Company, 1955). Minnesota Historical Society Collections.

Looking Ahead to Look After You, (Saint Paul: Minnesota Mutual Life Insurance Company, 1980). Minnesota Historical Society Collections.

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at the time.¹² Assessment companies charged yearly dues (which fluctuated greatly from year to year and from policy holder to policy holder) and on top of those dues assessed members whenever it became necessary to pay a death claim. Life insurance policies with the Bankers Association of Minnesota were restricted to "any male person not less than eighteen nor over fifty-five years of age... as approved by the Medical Director" according to early sales brochures.¹³ By the end of the company's first year of operations, it held \$136,000 worth of insurance in force. In comparison, 75 life insurance companies existed in the United States at the time and as an industry life insurance companies' mean average life insurance in force totaled slightly over \$26,000,000.¹⁴

In 1884, the company changed its name to the Bankers Life Company, feeling this more accurately reflected their business. Despite growing pains, by the end of the decade the Bankers Life Company had grown to the point that it occupied two rented rooms in the Fire and Marine Building and employed "a President [Dorr], Secretary [Bigelow], Medical Director, one stenographer, and one salesman [Clarence Secor]."¹⁵ Salesman Clarence Secor spent much of his time on the east coast, and wrote to the home office reporting national newspaper coverage of the company.

One such article appeared in *The Spectator* in New York:

Financial strength has ever been a leading feature of the Bankers Life Association of St. Paul. Its progress this year makes it safe to predict that its assets will touch the \$1,000,000.00 in 1898. These are largely made up of government bonds, and stamps the Bankers Life of St. Paul as one of the staunchest natural premium companies in the business. 'Not how big but how strong.'¹⁶

"Natural premium" was another name for the assessment model. As Bankers Life grew, maintaining natural premiums at reasonable rates became increasingly difficult. In 1899, the company's leadership determined that the assessment model was too tenuous and voted to transition the company to a new business model – that of an "old line" or mutual insurance agency. The mutual insurance model offered level premiums to all policyholders and required the company to maintain a minimum legal reserve of funds.

The full transition to the mutual model took time, as the company needed to wait for the Minnesota Legislature to pass a bill legalizing the change in business model. Once the change was finalized, the Bankers Life Company would be a true mutual insurance company owned by its policyholders. This transition in organizational structure was typical of the United States insurance industry at large

¹² Ibid.

¹³ Ibid.

¹⁴ Robert E. Wright and George David Smith, *Mutually Beneficial: The Guardian and Life Insurance in America* (New York: New York University Press, 2004), 22-23.

¹⁵ Minnesota Mutual Life Insurance Company, "NEWS RELEASE: 70th Anniversary"...

¹⁶ As quoted in: Minnesota Mutual Life Insurance Company, "Three Score and Ten Years"...

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and improved the industry's standing in the public consciousness. Historian Sharon Ann Murphy explains the situation in this way, "at first organized as stock corporations, the transition to mutual insurance companies – in which individual policy holders, not corporation stockholders held the capital – further deepened middle-class commitment to this new business culture."¹⁷ In 1901, the transition was legalized by the Minnesota Legislature and soon after, policy holders voted to approve the transition and to change the company name to "The Minnesota Mutual Life Insurance Company." At that time, the company boasted \$18,240,000 worth of insurance in force; at the national level, the mean average for an insurance company's life insurance in force had fallen to \$20,000,000.¹⁸ Minnesota Mutual was now one of approximately 500 active insurance companies in the country.¹⁹ By comparison, the other largest insurance company in Saint Paul, Saint Paul Fire and Marine Insurance Company, had holdings totaling \$2,141,000 in 1900, and it was not even a direct competitor to Minnesota Mutual, as it did not offer life insurance. New York-based Guardian Life Insurance Company and Connecticut-based Travelers Insurance Company, the two companies that would eventually become Minnesota Mutual's direct competitors, had yet to open offices in Saint Paul.²⁰

For Minnesota Mutual, the new business model was a success. By 1904, the company had outgrown its rooms in the Fire and Marine Building, and relocated to the Commercial Building at Sixth and Cedar streets. At this time, Minnesota Mutual Life Insurance Company was operating in seven states, with the Saint Paul home office consisting of 24 in-office employees plus eight field agents.²¹ As a result of its geographic expansion, Minnesota Mutual was operating at a market share that competed with national level insurance companies, generally based on the east coast.

Over the next 45 years, despite two World Wars and the Great Depression, the company continued on its growth trajectory. By 1912, an expanding staff forced Minnesota Mutual Life Insurance Company to move again, this time to the Commerce Building at Fourth and Wabasha in St. Paul. A vigorous market for "war risk insurance" for men in the United States Armed Forces kept the company busy during World War I. In this regard, Minnesota Mutual differed from other companies in the St. Paul insurance industry; Saint Paul Fire and Marine lost over \$4 million during the war.²² Following the war, Minnesota Mutual diversified its insurance portfolio - adding individual policies for females in 1917, and group pension plans in 1930. During this time period, Minnesota Mutual Life Insurance Company expanded operations geographically as well, opening offices in the South, in Texas, and along the Pacific coast.²³

¹⁷ Murphy, *Investing in Life*, x.

¹⁸ Wright, 22-23.

¹⁹ Minnesota Mutual Life Insurance Company, "Three Score and Ten Years..."; Wright, 22-23.

²⁰ James S. Machowski, *A History of the St. Paul* (Saint Paul: St. Paul Companies, 1988), 17. and George Malcolm-Smith, *The Travelers: One Hundred Years*, (Hartford: Travelers Insurance Company, 1964), 121.

²¹ Minnesota Mutual Life Insurance Company, "Three Score and Ten Years..."

²² Machowski, 121.

²³ Minnesota Mutual Life Insurance Company, "Three Score and Ten Years..."

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In 1934, Minnesota Mutual Life Insurance Company purchased its first home office building – the 13-story Builders Exchange at Sixth and Jackson (demolished, March 1965, Figure 11). Initially, many of the floors served as rental space, with the expectation that Minnesota Mutual Life Insurance Company would slowly grow into the building. Impressively, growth outstripped expectations, as in 1936, the company’s insurance in force passed the two hundred million dollar mark. By comparison, competitor Guardian Life Insurance Company reported “sluggish” sales throughout the Great Depression.²⁴ Again driven by war activity, Minnesota Mutual Life Insurance Company’s insurance in force doubled between 1944 and 1949, reaching over \$600,000,000 (as compared to a national mean average of \$125,000,000).²⁵ As the country began to transition following World War II, Minnesota Mutual Life Insurance Company was poised for its next phase of growth.

Downtown Saint Paul at Mid-Century

Life insurance has long been a significant part of Saint Paul’s economy, and the Minnesota Mutual Life Insurance Company (Minnesota Mutual) was certainly not the only agency in town. Over the years, direct competitors included Guardian Life Insurance Company of America (originally Germania Life Insurance Company, based in New York City), and Travelers Insurance Company, based in Hartford, Connecticut – which purchased Saint Paul Fire and Marine), while mutual benefit societies, including the Degree of Honor Society, also claimed a portion of the market. Across the river in Minneapolis, Northwestern National Life, Lutheran Brotherhood, the Sons of Norway, and ReliaStar (now ING) also competed in the market.

At midcentury, around 900 people in Saint Paul and Minneapolis were employed in “insurance and real estate” according to the 1950 United States Census; in Saint Paul, insurance industry workers comprised 4.8% of the population.²⁶ By the 1950s, Minnesota Mutual had outpaced all of its competitors, employing 300 staff (or 1/3 of the insurance professionals in the Twin Cities) at its Home Office and 1,000 total staff, including field representatives, throughout the country.²⁷ At this

²⁴ Robert E. Wright and George David Smith, *Mutually Beneficial: The Guardian and Life Insurance in America*, (New York: New York University Press, 2004), 60.

²⁵ Minnesota Mutual Life Insurance Company, “Three Score and Ten Years...”

²⁶ U.S. Census Bureau, “Industry Group of Employed Persons, by Sec, for the State, Urban and Rural: 1950,” Characteristics of the Population: Minnesota, General Characteristics Table 30, <https://www.census.gov/prod/www/decennial.html> (accessed March 29, 2016).; U.S. Census Bureau, “Detailed Occupations of the Experienced Civilian Labor Force and of Employed Persons, by Sex, for the State, and for Standard Metropolitan Areas and Cities of 100,000 or More: 1950,” Characteristics of the Population: Minnesota, General Characteristics Table 73, <https://www.census.gov/prod/www/decennial.html> (accessed March 29, 2016).

²⁷ Minnesota Mutual Life Insurance Company, “News,” *Minnesota Mutual Life Insurance: News*, November 30, 1951. Minnesota Historical Society Collections.

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time, Minnesota Mutual had offices located in every state of the union and enjoyed recognition as the largest insurance agency in Saint Paul and as one of the 25 largest agencies in the country.²⁸

While Saint Paul's insurance industry prospered during the mid-twentieth century, commercial development in downtown was generally stagnant from the 1930s through the 1960s. Out of towners looked on the city with disfavor, and Saint Paul suffered by comparison to nearby Minneapolis. In 1936, *Fortune* magazine profiled both cities, painting a dismal picture of Saint Paul:

St. Paul is cramped, hilly, and stagnant. Its streets are narrow and its buildings small...Its slums are among the worst in the land...The hotels are not very good. Among the people there is less breeziness, less cordiality...Above all, there is the atmosphere of a city grown old...St. Paul is what Minneapolis has been fighting not to become: a city economically obsolete.²⁹

Judith Martin provides an assessment of how Saint Paul had reached such a dire situation:

The structure of politics and government in Saint Paul from the 1910s through the early 1960s seriously hampered revitalization efforts. From 1912 until 1972 the city operated under a commission form of charter...the city council, or commission, combined legislative and administrative functions... the mayor... held virtually no executive authority. ... Major spending increases had to be approved by the voters in referendum; referendums were routinely defeated. ... The result by the 1950s was a comfortable system that provided minimal services at a low tax rate. St. Paul property tax rates were the lowest in the metropolitan area...³⁰

With the city's political machine rendered ineffective and unable to incentivize development in downtown, community leaders put their faith in private enterprise's ability to revitalize the urban core. As a business leader with a longtime commitment to Saint Paul and an increasing need for a larger physical space, Minnesota Mutual Life Insurance Company was a natural leader for downtown's redevelopment. Unfortunately for Saint Paul, the construction of the Minnesota Mutual building did not directly spur a period of new construction downtown. Rather, the city wouldn't see additional new buildings until the early 1960s, when the City of Saint Paul had access to federal urban renewal funding.³¹

²⁸ "Our New Home: The Minnesota Mutual Life Insurance Company." *St. Paul Pioneer Press* - Special Section (Saint Paul, MN), November 6, 1955.; "News," *Minnesota Mutual Life Insurance: News*, August 6, 1950, Minnesota Historical Society Collections.

²⁹ "The Twin Cities: An Examination of Minneapolis and an Autopsy on St. Paul," *Fortune Magazine*, 13 (April 1936): 118-19.

³⁰ Martin and Goddard, *Past Choices/Present Landscapes*, 55-56.

³¹ A previous report (Hess, Roise and Company, Minnesota Mutual Life Insurance Company Building, 345 Cedar Street, Saint Paul and the Saint Paul Urban Renewal Historic District: National Register Evaluation) argued that the Minnesota Mutual Life Insurance Company Building is significant as part of a potential district representing the urban renewal

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A "Home" for Minnesota Mutual: 345 Cedar Avenue

Understanding that they had outgrown their current offices in the Builders Exchange Building, in 1950 Minnesota Mutual retained local architecture firm Ellerbe and Company to design an addition to the building. In August of 1950, Minnesota Mutual announced that "plans [were complete] for a new four-story addition to its Home Office building at 6th and Jackson. The building [would] provide 40,000 square feet of additional office space and [would] be built adjoining the present building on ground already owned by the company."³² A model of the proposed building was presented soon after the announcement, at the company's yearly National Conference in September (Figure 12).³³ Company leadership explained to conference attendees that "The ever-increasing volume of business being sent to the Home Office has necessitated expansion of departments and the present building is now bulging at the seams. The new building will ease this pressure nicely. The plans call for large working areas and all modern office equipment for employee convenience."³⁴ This plan was, however, quickly scrapped in favor of constructing a single new building large enough to house all functions of the Home Office. After assessing available real estate in downtown, Minnesota Mutual quickly decided to purchase a piece of land at the corner of Cedar and 4th streets known as Victory Square.

Covering roughly half of a city block, Victory Square had formerly been the home of the old Saint Paul City Hall and Ramsey County Courthouse, which had been demolished in 1933 (Figure 13). Following the demolition of those public buildings, the site was landscaped by the WPA, and then housed a Red Cross headquarters tent during World War II. At the time of purchase the property was jointly owned by Saint Paul and Ramsey County. Minnesota Mutual Life Insurance Company chose the site due to its "central location and convenient streetcar and bus facilities."³⁵ Redevelopment of the site also served the city and the county, as a new private office building put the parcel back on the tax rolls.

period in Saint Paul. Urban Planner and Historian Judith A. Martin, who is generally accepted as the scholarly authority on urban renewal in the Twin Cities, states that the urban renewal period in Saint Paul does not begin until 1961, when newly elected city mayor George Vavoulis formed the Metropolitan Improvement Committee and accepted local and federal government aid to fund the redevelopment of downtown. While the authors of this document appreciate the influence of the Minnesota Mutual Life Insurance Company Building on eventual reinvestment in downtown Saint Paul, this application accepts Martin's definition of the urban renewal period and evaluates the significance and integrity of the Minnesota Mutual Life Insurance Company Building separate from later buildings associated with the urban renewal of downtown Saint Paul.

³² Minnesota Mutual Life Insurance Company, "News," *Minnesota Mutual Life Insurance: News*, August 29, 1950. Minnesota Historical Society Collections.

³³ Minnesota Mutual Life Insurance Company, "New Building Plans Announced," *Application (Official Publication of the Minnesota Mutual Life Insurance Company Saint Paul, Minnesota)*, September 1950.

³⁴ *Ibid.*

³⁵ Minnesota Mutual Life Insurance Company, "News," *Minnesota Mutual Life Insurance: News*, November 30, 1950. Minnesota Historical Society Collections.

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After purchase of the property, Minnesota Mutual Life Insurance Company instructed Ellerbe and Company to immediately begin designs for a new building. Following an 18 month design process, plans for the new \$2,500,000 building were released to staff and the public in August 1953 (Figure 14).³⁶ Along with a rendering of the Cedar Street façade, the plans for the building were described as follows:

The new home office building will be eight stories high, 266 feet long, and 68 feet wide, with a full basement. Plans call for a steel frame construction with a red granite base and light-colored stone exterior... Special features of the building include:

- A reception lobby with large glass doors and walls covered with murals depicting scenes from Minnesota State history.
- Elimination of center pillars to provide an un-obstructed span of 42 feet across the building for general offices.
- 2 ½ times the usable floor space of the present home office building.
- Self-operated elevators.
- Complete air-conditioning.
- Acoustic ceilings and ribbon-type thermopane [sic] windows.
- Employees' lunchroom and lounge on the ground floor.³⁷

The building was designed to house entire departments on single floors, thereby maximizing efficiency for the company. The lower level included an employees' lunchroom and lounge, as well as an office for the building superintendent, storage, and mechanical rooms. The first floor held the supply department, outgoing mail department, printing and duplicating departments, personnel department, employee's health services, and a purchasing agent. The second floor housed underwriting, the medical division, filing, and incoming mail. The comptroller and secretarial pool were located on the third floor; the actuarial and tabulating departments were on the fourth floor. The fifth and sixth floors were left vacant to facilitate future growth, and the eighth floor included the executive suite, agency department, advertising and direct mail department, investment department, and legal department.

The design changed very little following the unveiling of this plan, and construction began that winter. Groundbreaking took place on December 16, 1953 with Minnesota Mutual Life Insurance Company's president Harold J. Cummings responsible for the first shovelful of dirt.

A carnival spirit was in the air as, accompanied by a band and a police motorcycle escort, the Minnesota Mutual employees marched through St. Paul streets... Arriving at Victory Square, the marchers were greeted by a battery of TV and newspaper cameras recording

³⁶ Minnesota Mutual Life Insurance Company, "Advance Showing - Our New Home Office Building," *Application (Official Publication of the Minnesota Mutual Life Insurance Company Saint Paul, Minnesota)*, August 1953.

³⁷ Ibid.

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the ceremonies. A giant steam shovel decorated the site and a gilded spade was ready for President Cummings to shovel the first scoop of dirt from the frozen ground.³⁸

Representatives of the Minnesota Governor, St. Paul Mayor's Office, and St. Paul Association of Commerce were all present for the ceremony.

The highlight of the event was a speech by President Cummings, in which he explained what the new building meant to Minnesota Mutual and how Minnesota Mutual Life Insurance Company understood their role in Saint Paul,

When we move into the new home office for which we are breaking ground here, we will be making our sixth move in the city. But we will live in a home built for ourselves for the first time. Then the Minnesota Mutual will just be starting to grow. Our organization does not feel that it has arrived. We start from here. We look forward, not back. In seven years – maybe less – we expect to have given St. Paul a two billion dollar life insurance company. And while the eight story building a full block wide which will rise here has been planned to take care of our needs for ten years, we will do our very best to make it inadequate before that time. ... We are all proud of St. Paul and pleased to add our bit to the skyline of a fine city.³⁹

In a luncheon following the ground breaking ceremony, Saint Paul's Mayor Daubney spoke, echoing Cumming's sentiments about the appropriateness of the Minnesota Mutual Life Insurance Company building in downtown. "I am more proud to have a 3 million dollar Minnesota Mutual building in St. Paul than I would be to have a 6 million dollar Prudential building, because this company is truly a Minnesota organization," asserted the mayor.⁴⁰

Following the auspicious groundbreaking ceremony, the city followed the construction of the new building with great interest. There was a consistent group of "sidewalk superintendents" watching the construction from across the street, and *St. Paul Pioneer Press* columnist Paul Light went so far as to publish a poem about the construction:

Sidewalk Serenade

It's a mystery I can't fathom
As they dig up Victory Square
To hear the work continues
On the days when I'm not there.

³⁸ Minnesota Mutual Life Insurance Company, "We'll Long Remember Ground-Breaking Day," *Application (Official Publication of the Minnesota Mutual Life Insurance Company Saint Paul, Minnesota)*, January 1954.

³⁹ *Ibid.*

⁴⁰ *Ibid.*

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Who directs the roaring dozer
Bosses shovels and the crew?
Who is capable of planning
The next important things to do?

Maybe I should tell the builders,
When they find themselves at sea,
If they're absolutely stymied,
They can always call on me.⁴¹

The last structural steel member was placed on May 24, 1954, with concrete installation beginning mid-summer (Figure 15). The building's cornerstone was laid September 7, 1954, again with the Governor, Mayor, and members of the Chamber of Commerce present and showing their support. A history of Minnesota Mutual, pictures of the previous home offices, biographies of some of the organization's past presidents, and microfilm copies of the day's newspapers were all placed in the cornerstone.⁴²

International Style Corporate Architecture

According to architectural historian Leland Roth, after World War II, "American corporations, flush with profits earned during the war...wished to demonstrate their faith in the future and progress. The ideals of the International Style...were perfect for expressing this confidence in American know-how..."⁴³ Roth further argues that "Commercial architecture became an increasingly important form of public relations" and that the International Style, specifically, was "co-opted by corporate America as a form of advertisement and aggrandizement."⁴⁴

The architectural language that would eventually be called the "International Style" emerged in Europe in the 1920s. While the style would not gain traction in the United States until after World War II, it was introduced to American audiences by a 1932 exhibition at the Museum of Modern Art presented by Philip Johnson and Henry-Russell Hitchcock—"Modern Architecture: International Exhibition"—and the accompanying book, *The International Style: Architecture in 1922*.

The style is characterized by horizontal lines, rectangular volumes, flat roofs, strip or ribbon windows, regularity of openings, and a lack of applied ornament. International style interiors are marked by large volumes of open floor space, which made adoption of the International Style ideal

⁴¹ Minnesota Mutual Life Insurance Company, "Notes on the New Building," *Application (Official Publication of the Minnesota Mutual Life Insurance Company Saint Paul, Minnesota)*, March 1954.

⁴² Minnesota Mutual Life Insurance Company, "We Lay Our Cornerstone," *Application (Official Publication of the Minnesota Mutual Life Insurance Company Saint Paul, Minnesota)*, October 1954.

⁴³ Leland M. Roth, *American Architecture: A History* (Boulder, CO: Westview Press, 2001), 411-412.

⁴⁴ Ibid.

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for American post-war corporate office buildings, since the country's white collar workforce more than doubled in the post war period.⁴⁵

International Style office buildings in the United States played an important role in postwar corporate identity construction. According to architectural historian Dell Upton, "for...a business corporation, a striking building created an impression of power and stability and gave it a memorable image or logo..." and "expanses of glass now spoke of modernity and cultural authority."⁴⁶ As the first office building constructed in postwar Saint Paul, it was particularly important for the Minnesota Mutual building to communicate "modernity and cultural authority." The building was to be located on a highly visible site and municipal and business leaders were hoping that it would revitalize the urban core and inspire reinvestment in the city. Minnesota Mutual and Ellerbe and Company combined the hallmarks of the International Style—rectangular massing, horizontal emphasis, regularity across the facades, ribbon windows, a flat roof, and an open floor plan at the interior—with panels of Minnesota's yellow Kasota stone, successfully situating the modern building in its regional environment.

The Minnesota Mutual building made the most of its site—rising only eight stories but stretching the full length of the city block that had been Victory Square, thereby maximizing its street front presence. It is the Minnesota Mutual building's emphatic horizontal orientation that sets it apart from the other modern buildings that would be constructed in Saint Paul in the 1960s (Figure 23 shows the other buildings referenced below). The next new downtown construction following the Minnesota Mutual building took place in 1961, when the YWCA built a new facility at 65 East Kellogg Boulevard. The YWCA building has a horizontal central block with a north south orientation, but also lower side wings that give the building a competing east/west orientation as well. Buildings with square massing are the most common modern style buildings to be found in downtown. The Dayton's department store (1963), Farm Credit Banks building (1965), Federal Courts Building (1966), Minnesota Department of Employment Security building (1968), and First National Bank addition (1971), are all notably square. By contrast, some office towers from this era, including the Osborn Building (1968) and the Degree of Honor building (1962) capitalized on their urban lots by reaching skyward rather than hugging the horizon in the manner of the Minnesota Mutual Life Insurance Company Building. However, no other midcentury modern buildings repeated Minnesota Mutual's horizontal design emphasis.

More than Just a Building: The New Home Office as the New Symbol of Minnesota Mutual Life Insurance Company

Minnesota Mutual's choice to build a thoroughly modern, International Style office building out of regional materials was a specific marketing decision – one that was gaining popularity in forward-thinking corporations around the county.

⁴⁵ Dell Upton, *Architecture in the United States* (Oxford: Oxford University Press, 1998), 222.

⁴⁶ Ibid.

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As Roth explains,

The years immediately after [World War II], which America had decisively won, were characterized by a buoyant confidence and a desire to get on with the business of progress. ...Commercial architecture became an increasingly important form of public relations. International Style Modernism, originally conceived as an efficient design and construction methodology to solve social problems, was now co-opted by corporate America as a form of advertisement and aggrandizement. Following the war, corporate clients sought to establish their public images through building...⁴⁷

As was common for corporations embarking upon post-war building campaigns, during the construction of their new Home Office, the Minnesota Mutual Life Insurance Company also rolled out a new brand identity, which turned the building itself into the symbol of the company. In his speech at the groundbreaking, President Cummings noted that the building at 345 Cedar was a chance for the company to look to the future, a "sign that [the company was] just starting to grow." A new company seal, featuring a simplified drawing of the new building's primary façade, was unveiled in March 1954 (Figure 16).⁴⁸ The new seal was featured on all written company materials, visually associating the 75 year old enterprise with innovation and modernity. Simultaneously, the company marketed itself as "growing with Minnesota." An oil on canvas mural by local artist Birney Quick was commissioned to hang in the lobby of the new building – the subject matter of the mural was to be Minnesota and Minnesota Mutual Life Insurance Company.

At the building dedication on August 6, 1955, President Cummings asserted, "Our company name is **Minnesota Mutual**. (emphasis Minnesota Mutual's) It has been suggested many times that we change the name to something less provincial, something suggestive of the nation-wide institution which we have become. But we are proud of our name!"⁴⁹ At the ceremony, and in the building lobby for a time following the ceremony, Minnesota Mutual distributed a pamphlet intended to facilitate self-guided tours of the building for visiting field agents as well as the public (Figures 17, 18, and 19). The pamphlet highlighted the various stones used at the exterior and throughout the interior public spaces, the "all glass front entrance and lobby," elevators which were "the latest word in design and safe operation," and the state of the art air conditioning and circulation system.⁵⁰

This pamphlet touched on the many ways that Minnesota Mutual and architects Ellerbe and Company used the standard language of International Style architecture to modernize the "provincial" insurance company's image. The building's simple horizontal massing and unfussy

⁴⁷ Leland M. Roth, *American Architecture: A History* (Boulder, Colorado: Westview Press, 2001) 412-413.

⁴⁸ Minnesota Mutual Life Insurance Company, "Notes on the new building..."

⁴⁹ Minnesota Mutual Life Insurance Company, "Dedication Address," *Application (Official Publication of the Minnesota Mutual Life Insurance Company Saint Paul, Minnesota)*, August 1955.

⁵⁰ "Pamphlets Relating to Life Insurance in Minnesota, 1889 – ", Minnesota Historical Society Pamphlet Collection.

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geometric exterior details immediately set it apart from its vertical late nineteenth and early twentieth century neighbors. The building's horizontal proportions speak to the sense of optimism and expansive economic opportunity that pervaded the country following the war. Long ribbon windows at each floor further emphasized this horizontality, while also highlighting the use of a modern curtain wall, completely unlike the bearing wall buildings with their punched openings that made up the rest of downtown St. Paul at the time. Furthermore, the ribbon windows combined with the floor-to-ceiling glass at the lobby to serve as a nod to operational transparency. By contrast, the use of local Kasota stone kept the building from feeling out of place in Minnesota.⁵¹

Staff finally moved into the building in late October of 1955 and, in early November, Saint Paul extended one final congratulation to Minnesota Mutual Life Insurance Company, in the form of a special section in the Sunday, November 4th edition of the *St. Paul Pioneer Press*.⁵² The special section included a full color rendering of the building, exterior and interior photos and a detailed description of the building, a history of Minnesota Mutual Life Insurance Company, and congratulatory ads from other businesses ranging from American National Bank, to Prudential Life Insurance Company, to 3M, to the local steelworker's union, to Seestedt Carpets, to Dayton's (Figure 20).

The Minnesota Mutual Life Tower: Meeting Growth Projections

In his 1953 speech at the groundbreaking ceremony, President Cummings stated that the Minnesota Mutual Life Insurance Company intended to outgrow the building at 345 Cedar before 10 years had passed – while the company did not physically outgrow the building fast enough to meet this aggressive goal, it did see successful financial and programmatic growth between the 1950s and 1980s. In 1955, Minnesota Mutual's 75th anniversary year, the company boasted nearly \$1.5 billion worth of insurance in force and “several hundred thousand policyholders throughout America.”⁵³ Over next few decades, Minnesota Mutual remained a major player in the national life insurance industry, pioneering the use of direct mail policy applications in the 1960s, introducing joint life insurance policy options in 1975, and by the company's centennial in 1980 reaching the status of largest mortgage life insurer in the country. Similarly, Minnesota Mutual's insurance in force grew steadily, reaching \$2 billion in 1958, \$3 billion in 1962, \$10 billion in 1970, \$20 billion in 1975, and \$35 billion in 1980.⁵⁴ All this while remaining notable in Saint Paul as a homegrown company – Minnesota Mutual's major “local” competitors in the twentieth century - Guardian Life Insurance Company of America and Travelers - both maintained offices in Saint Paul, but headquartered on the east coast.

⁵¹ Kasota stone is a type of limestone indigenous to southern Minnesota, and generally quarried near Mankato.

⁵² *St. Paul Pioneer Press*, Special Section, November 6, 1955. Physical copy available - “Pamphlets Relating to Life Insurance in Minnesota, 1889 -”, Minnesota Historical Society Pamphlet Collection.

⁵³ *75 Years Developing with Minnesota*, 26.

⁵⁴ In comparison, the national mean average for life insurance in force reached \$150 million in 1960, \$270 million in 1970 and, \$3.2 billion in 1980, Wright, 22-23.
Looking Ahead.

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Minnesota Mutual did eventually outgrow their 1955 building. The final page of Minnesota Mutual's 1968 annual report included a photo of the Saint Paul skyline with a new tall building drawn in the background. The text accompanying this image stated that:

Based on our growth projections, it has been concluded that the present home office will soon be outgrown. As a major participant with two Twin Cities firms, Minnesota Mutual Life plans a 41-story office tower, banking and retail complex in downtown St. Paul. Construction of the 800,000 square foot structure is expected to begin in late 1970. The Building, identified as The Minnesota Mutual Life Tower, will serve as the Company's [sic] corporate headquarters.⁵⁵

The new building was not realized until over a decade later, when what was ultimately a 21-story tower at Robert and 7th streets was completed in 1982. In the meantime, Minnesota Mutual Life Insurance Company enacted stop-gap measures to accommodate their continued growth. These measures included moving entire departments to rented office space elsewhere in downtown, and in 1970, constructing a building in an industrial park north of downtown to house the company's service departments including printing, mailing, record keeping, and storage.

In 1982, the home office at 345 Cedar was purchased by EcoLab, which occupied the building for just a year, before selling to the *St. Paul Pioneer Press*, who operated out of the building for the next 30 years.

Conclusion

In summary, the Minnesota Mutual Life Insurance Company Building, located at 345 Cedar Avenue in Saint Paul, Minnesota, is locally significant under National Register of Historic Places Criterion A and Criterion C as the International Style "home office" of the Minnesota Mutual Life Insurance Company. During the period of significance for this building, Minnesota Mutual had offices located in every state of the union and enjoyed recognition as the largest insurance agency in Saint Paul and as one of the 25 largest agencies in the country; the building retains sufficient historic integrity to convey these aspects of significance.

⁵⁵ Minnesota Mutual Life Insurance Company, *1968 Annual Report*, 9. Minnesota Historical Society Collections.

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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
- University
- Other

Name of repository: Minnesota Historical Society

Historic Resources Survey Number (if assigned): RA-SPC-8097

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10. Geographical Data

Acreage of Property 1.11

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)

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| 2. Latitude: | Longitude: |
| 3. Latitude: | Longitude: |
| 4. Latitude: | Longitude: |

Or

UTM References

Datum (indicated on USGS map):

NAD 1927 or NAD 1983

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| 1. Zone: 15 T | Easting: 492026.53 m | Northing: 4977204.91 m |
| 2. Zone: | Easting: | Northing: |
| 3. Zone: | Easting: | Northing: |
| 4. Zone: | Easting : | Northing: |

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

The property is bounded by Fifth Street East to the northwest, Cedar Street to the northeast, and Fourth Street East to the southeast. The building is built to the sidewalk at the northeast, and held slightly back from the sidewalk by low planting beds at the northwest and southeast. At the southwest, a surface parking lot separates the building from the other half of the block.

Boundary Justification (Explain why the boundaries were selected.)

The boundaries encompass the legal parcel with PID 062822120057 (345 Cedar Street) of the City of Saint Paul, Minnesota.

Minnesota Mutual Life Insurance Company Building
Name of Property

Ramsey, Minnesota
County and State

11. Form Prepared By

name/title: Laurel Fritz, Tamara Halvorsen Ludt
organization: Preservation Design Works, LLC (PVN)
street & number: 575 9th Street Southeast
city or town: Minneapolis state: MN zipcode: 55414
e-mail fritz@pvnworks.com ludt@pvnworks.com
telephone: 612-843-4140
date: October 24, 2016

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 Photo 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.

Photo Log

Name of Property: Minnesota Mutual Life Insurance Company Building
City or Vicinity: St. Paul
County: Ramsey State: Minnesota

Photographer:
Photos 1-4, Morgan Sheff, Morgan Sheff Photography
Photo 5-30, Laurel Fritz, Preservation Design Works

Date Photographed: Photos 1-7 and 9-28, March 2016; Photos 8, 29 and 30, September 2016

Minnesota Mutual Life Insurance Company Building
Name of Property

Ramsey, Minnesota
County and State

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

1 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0001)
NE and SE Elevations, facing NW

2 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0002)
NE and NW Elevations, facing SW

3 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0003)
NW Elevation, facing SE

4 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0004)
NW and SW Elevations, facing SE

5 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0005)
Enameled Panel Detail, NE elevation

6 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0006)
Main Entry, NE Elevation, facing SW

7 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0007)
Rear Entry SW Elevation, facing S

8 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0008)
Skyway SW Elevation, facing SE

9 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0009)
Main Entry, facing NE

10 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0010)
Public Lobby, SE Wall facing SE

11 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0011)
Public Lobby, facing NW

12 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0012)
Public Lobby, facing N

Minnesota Mutual Life Insurance Company Building
Name of Property

Ramsey, Minnesota
County and State

13 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0013)
Elevator Lobby, facing NW

14 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0014)
Elevator Lobby, facing NE

15 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0015)
First Floor open office space, facing NW

16 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0016)
First Floor Individual Office Along NE Elevation, facing NE

17 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0017)
First Floor Individual Office Along NE Elevation, facing NE

18 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0018)
Bathroom, typical

19 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0019)
Main Entry Vestibule and NE wall of Public Lobby, facing E/SE

20 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0020)
Second Floor Elevator Lobby, facing N

21 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0021)
Second Floor Elevator Lobby and Skyway Entry, facing SE

22 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0022)
Second Floor Open Office Space, facing N

23 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0023)
Seventh Floor, open office space, typical of upper levels, facing NE

24 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0024)
Seventh Floor, open office space, typical of upper levels, facing N

25 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0025)
Seventh Floor, open office space, typical of upper levels, facing SW

Minnesota Mutual Life Insurance Company Building
Name of Property

Ramsey, Minnesota
County and State

26 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0026)
Elevator Lobby, NW Wall, facing NW

27 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0027)
Lower Level, Typical Finishes

28 of 30. (MN_Ramsey County_Minnesota Mutual Life Insurance Company Building_0028)
Lower Level, Typical Finishes

29 of 30. (MN_Ramsey Country_Minnesota Mutual Life Insurance Company
Building_0029) SW Elevation, Facing N

30 of 30. (MN_Ramsey Country_Minnesota Mutual Life Insurance Company
Building_0030) SW Elevation, Garage and Skyway, Facing N

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.460 et seq.).

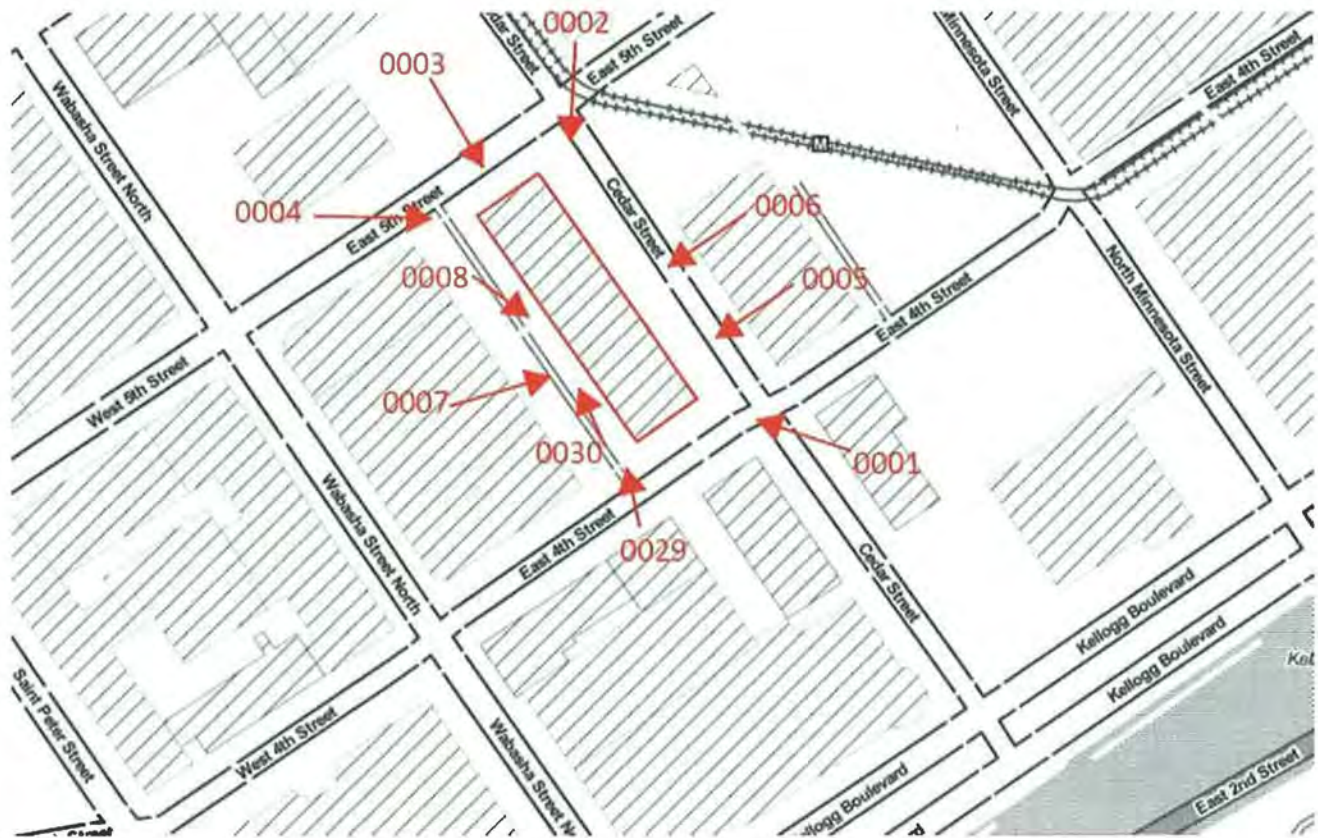
Estimated Burden Statement: Public reporting burden for this form is estimated to average 100 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Office of Planning and Performance Management, U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.

United States Department of the Interior
National Park Service

Minnesota Mutual Life Insurance Company Building
Name of Property Ramsey, Minnesota
County and State NA
Name of multiple listing (if applicable)

National Register of Historic Places Continuation Sheet

Section number Photo Keys Page 1



Minnesota Mutual Life Insurance Building

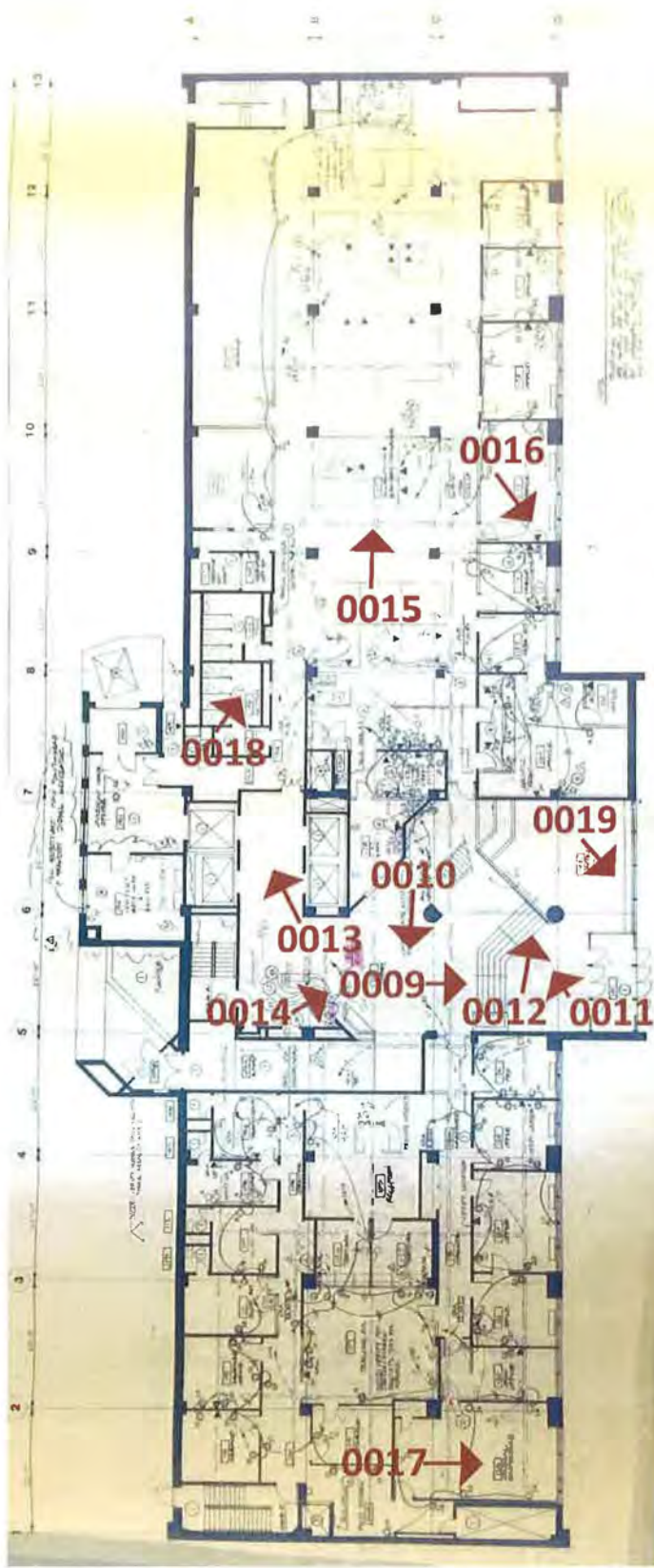
Site Plan Photo Key 

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number Photo Keys Page 2

Minnesota Mutual Life Insurance Company Building
Name of Property Ramsey, Minnesota
County and State NA
Name of multiple listing (if applicable)



Minnesota Mutual Life Insurance Building
First Level Photo Key

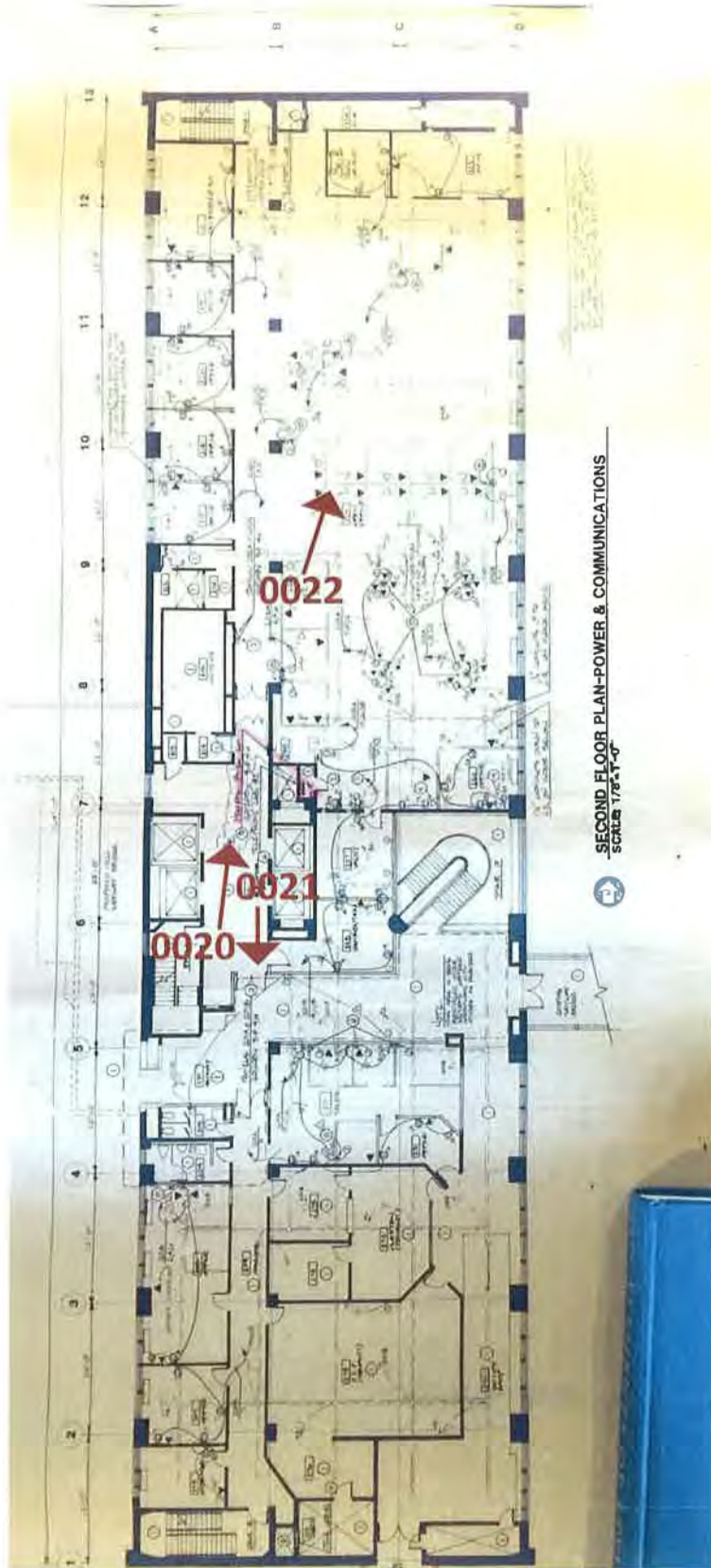


United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number Photo Keys Page 3

Minnesota Mutual Life Insurance Company Building
Name of Property Ramsey, Minnesota
County and State NA
Name of multiple listing (if applicable)



Minnesota Mutual Life Insurance Building
Part 1 | Second Level Photo Key



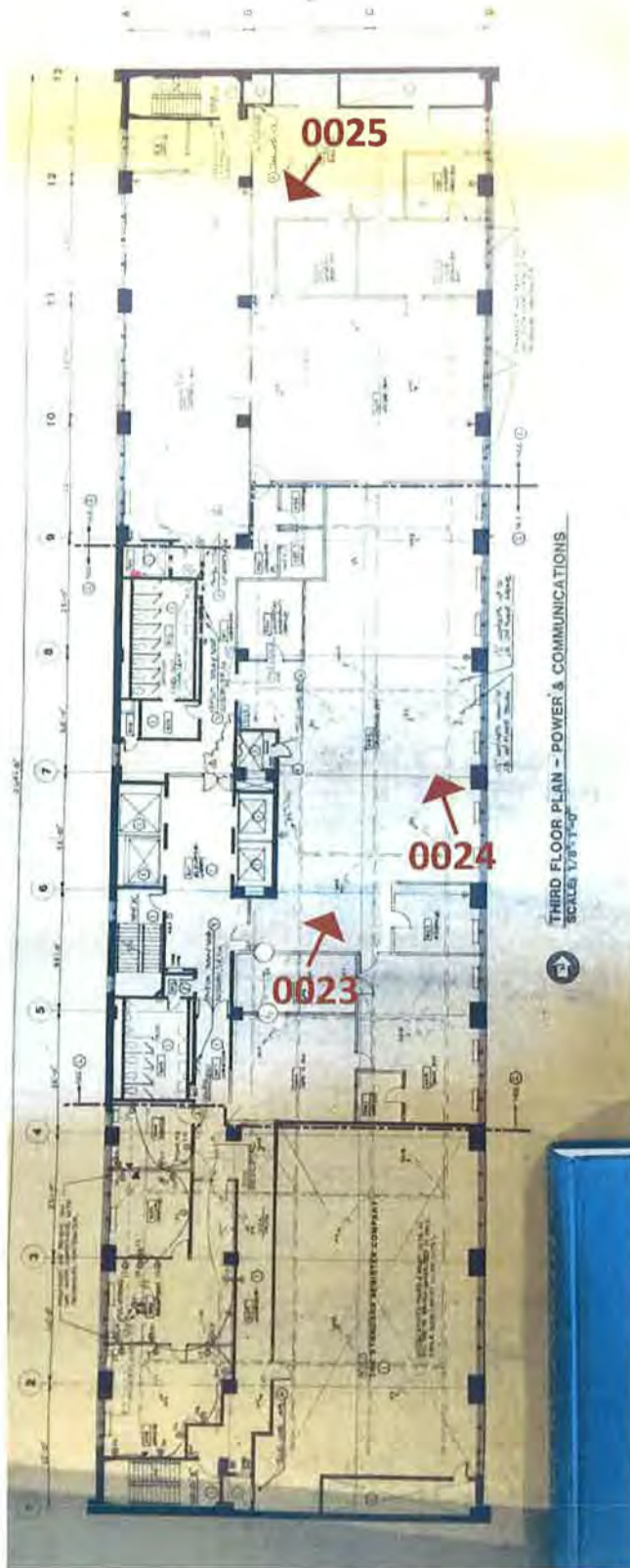
United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number Photo Keys Page 4

Minnesota Mutual Life Insurance Company Building
Name of Property Ramsey, Minnesota
County and State NA
Name of multiple listing (if applicable)

Minnesota Mutual Life Insurance Building 
Third-Eighth Level Photo Key

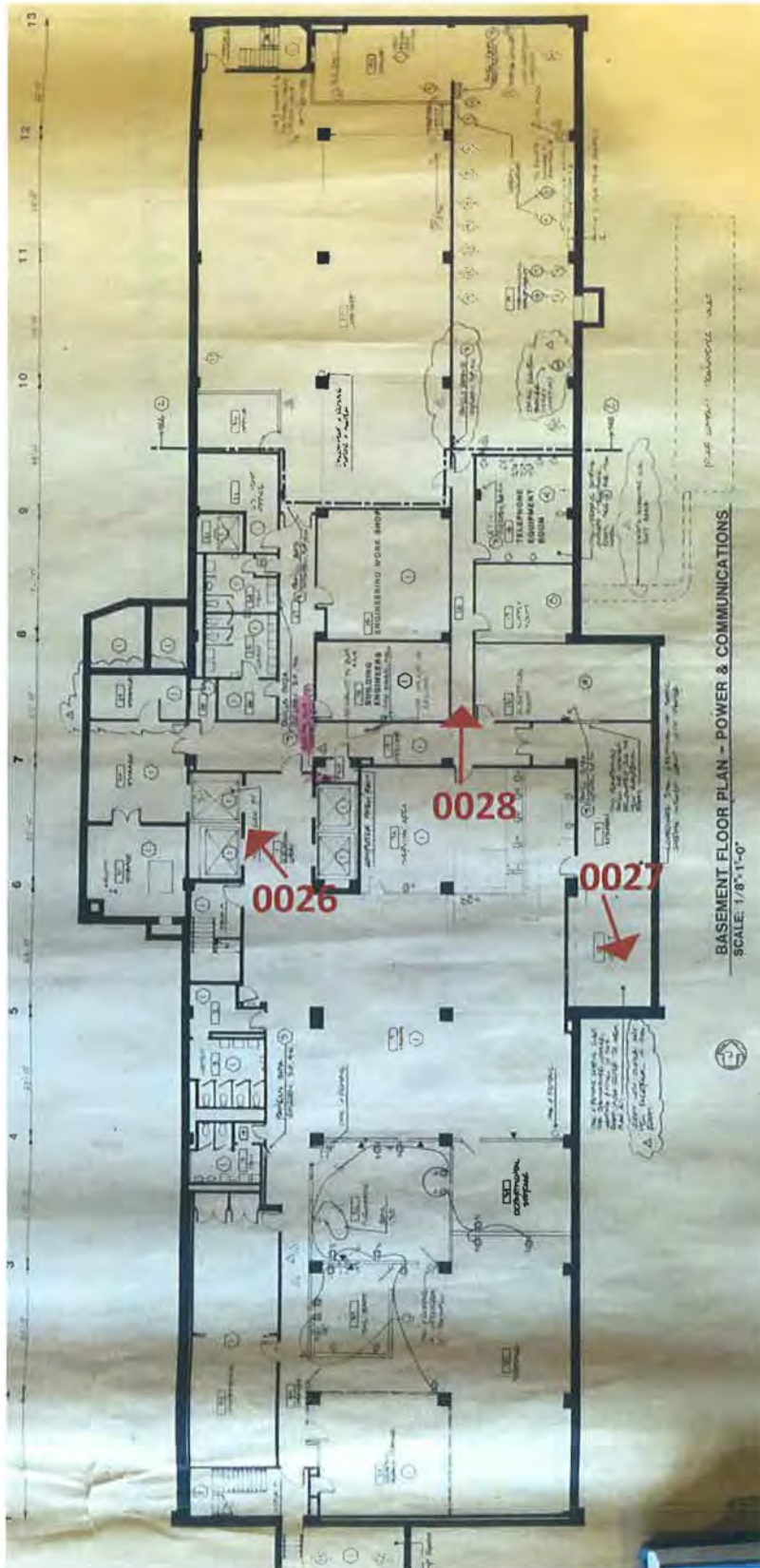


United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number Photo Keys Page 5

Minnesota Mutual Life Insurance Company Building
Name of Property
Ramsey, Minnesota
County and State
NA
Name of multiple listing (if applicable)



Minnesota Mutual Life Insurance Building
Lower Level Photo Key

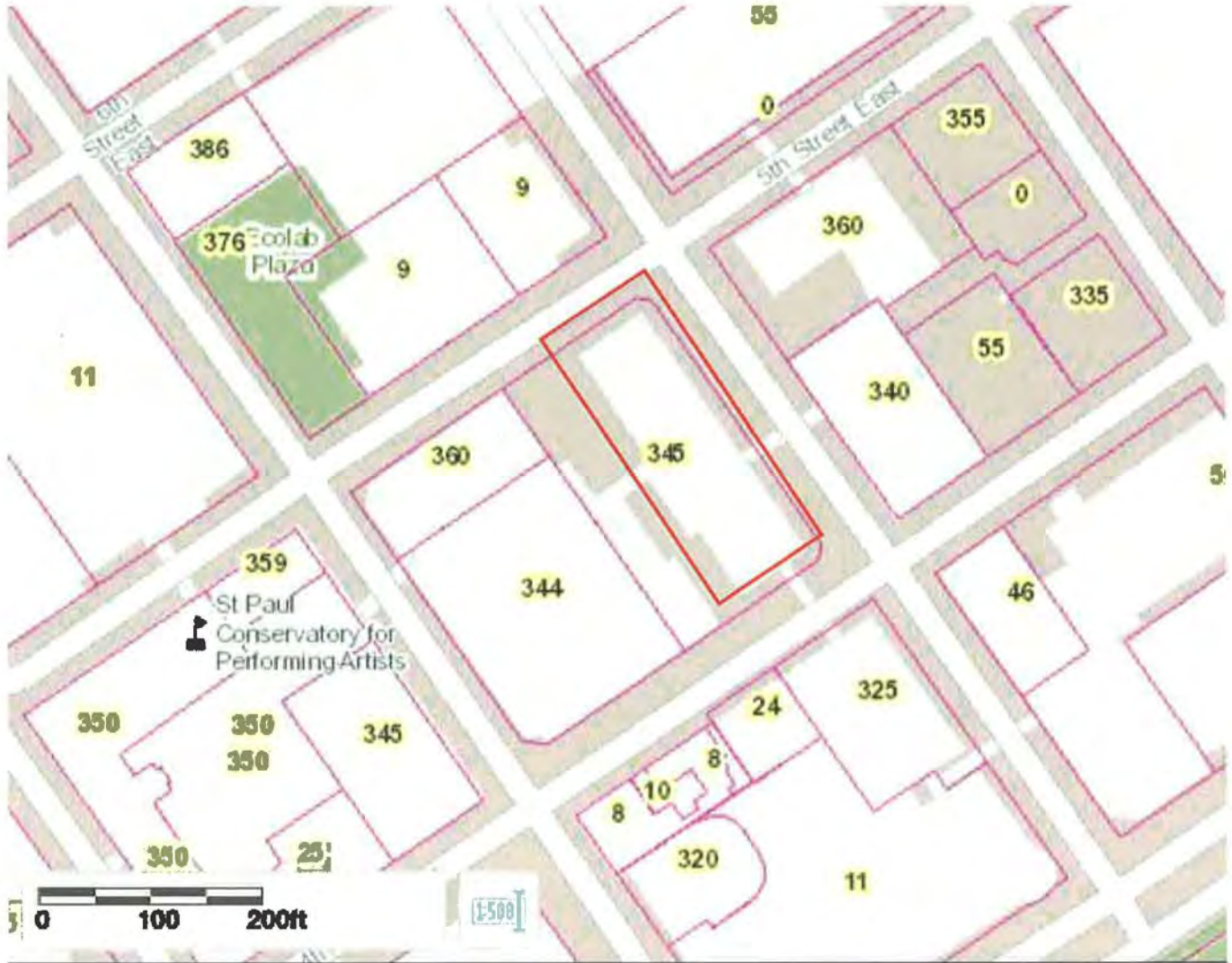


United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Minnesota Mutual Life Insurance Company Building
Name of Property
Ramsey, Minnesota
County and State
NA
Name of multiple listing (if applicable)

Section number Parcel Map Page 1



Parcel Map. Source:
<https://maps.co.ramsey.mn.us/Html5Viewer/index.html?configBase=https://maps.co.ramsey.mn.us/Geocortex/Essentials/REST/sites/MapRamsey/viewers/MapRamsey/virtualdirectory/Resources/Config/Default>

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Minnesota Mutual Life Insurance Company Building
Name of Property Ramsey, Minnesota
County and State NA
Name of multiple listing (if applicable)

Section number Figures Page 1

Figure 1. Contemporary map showing site boundaries and context. Background Image: MapQuest, 2016.

Figure 2. “East Elevation, Minnesota Mutual Life Insurance Company Building,” Ellerbe and Company, 1964. Courtesy of building owner.

Figure 3. “South Elevation and North Elevation, Minnesota Mutual Life Insurance Company Building,” Ellerbe and Company, 1964. Courtesy of building owner.

Figure 4. “West Elevation, Minnesota Mutual Life Insurance Company Building,” Ellerbe and Company, 1964. Courtesy of building owner.

Figure 5. “Section Through In Entrance, Minnesota Mutual Life Insurance Company Building,” Ellerbe and Company, 1964. Courtesy of building owner.

Figure 6. “North Star Mural,” Oil on Canvas, Birney Quick, 1964. Image via: “75 Years Developing with Minnesota,” (Minneapolis: Minnesota Mutual Life Insurance Company, 1955). Minnesota Historical Society Collections.

Figure 7. Executive Office, *Saint Paul Pioneer Press*, Special Section, November 4, 1955.

Figure 8. Open office space, *Saint Paul Pioneer Press*, Special Section, November 4, 1955.

Figure 9. Employee Lounge, *Saint Paul Pioneer Press*, Special Section, November 4, 1955.

Figure 10. “St. Paul Fire and Marine Insurance Company, Third and Jackson, St. Paul.” Photograph circa 1875, Minnesota Historical Society Collections.

Figure 11. “Minnesota Mutual Building, 156 East Sixth, St. Paul,” photograph, *Minneapolis Star Journal Tribune*, no date, Minnesota Historical Society Collections.

Figure 12. Image of original design for Minnesota Mutual’s new building. “New Building Plans Announced,” *Application (Official Publication of the Minnesota Mutual Life Insurance Company Saint Paul, Minnesota)*, September 1950, Minnesota Historical Society Collections.

Figure 13. “Victory Square Park, site of old courthouse, view from Fourth and Cedar, St. Paul,” photograph, circa 1938, Minnesota Historical Society Collections.

Figure 14. Rendering of revised design for Minnesota Mutual Building. “Advance Showing – Our New Home Office Building,” *Application (Official Publication of the Minnesota Mutual Life Insurance Company Saint Paul, Minnesota)*, August 1953, Minnesota Historical Society Collections.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number Figures Page 2

Minnesota Mutual Life Insurance Company Building
Name of Property Ramsey, Minnesota
County and State NA
Name of multiple listing (if applicable)

Figure 15. Construction photos documenting Minnesota Mutual. *Application (Official Publication of the Minnesota Mutual Life Insurance Company Saint Paul, Minnesota)*, March 1954 (steel) and October 1954 (concrete). Minnesota Historical Society Collections.

Figure 16. Minnesota Mutual Company Seal. "Notes on the New Building," *Application (Official Publication of the Minnesota Mutual Life Insurance Company Saint Paul, Minnesota)*, March 1954, Minnesota Historical Society Collections.

Figure 17. Front cover of pamphlet produced and distributed by Minnesota Mutual as part of the building dedication ceremony. "Pamphlets Relating to Life Insurance in Minnesota, 1889 – [x]," Minnesota Historical Society Pamphlet Collection.

Figure 18. "Minnesota Mutual insurance Building dedication, Cedar Street (west side between Fourth and Fifth), St. Paul," photograph, *St. Paul Dispatch and Pioneer Press*, August 6, 1955, Minnesota Historical Society Collections.

Figure 19. "Ellerbe and Company 50th Anniversary," *Northwest Architect*, 22, no. 2 (March and April 1958).

Figure 20. Front cover of Pioneer Press special section. *Saint Paul Pioneer Press*, Special Section, November 6, 1955. Physical copy available "Pamphlets Relating to Life Insurance in Minnesota, 1889 – [x]," Minnesota Historical Society Pamphlet Collection.

Figure 21. "Third and Fourth Floor Plans, Minnesota Mutual Life Insurance Company Building," Ellerbe and Company, 1964. Courtesy of building owner.

Figure 22. Public Lobby, *Saint Paul Pioneer Press*, Special Section, November 4, 1955.

Figure 23. Steve Plattner, "Osborn Building, 370 Wabasha, St. Paul," photograph, 1975, Minnesota Historical Society Collections.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Minnesota Mutual Life Insurance
Company Building

Name of Property
Ramsey, Minnesota

County and State
NA

Name of multiple listing (if applicable)

Section number Figures Page 3



Figure 1. Contemporary map showing site boundaries and context. Background Image: MapQuest, 2016.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number Figures Page 4

Minnesota Mutual Life Insurance Company Building
Name of Property Ramsey, Minnesota
County and State NA
Name of multiple listing (if applicable)



Figure 2. "East Elevation, Minnesota Mutual Life Insurance Company Building," Ellerbe and Company, 1964. Courtesy of building owner.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Minnesota Mutual Life Insurance
Company Building

Name of Property
Ramsey, Minnesota

County and State
NA

Name of multiple listing (if applicable)

Section number Figures Page 5

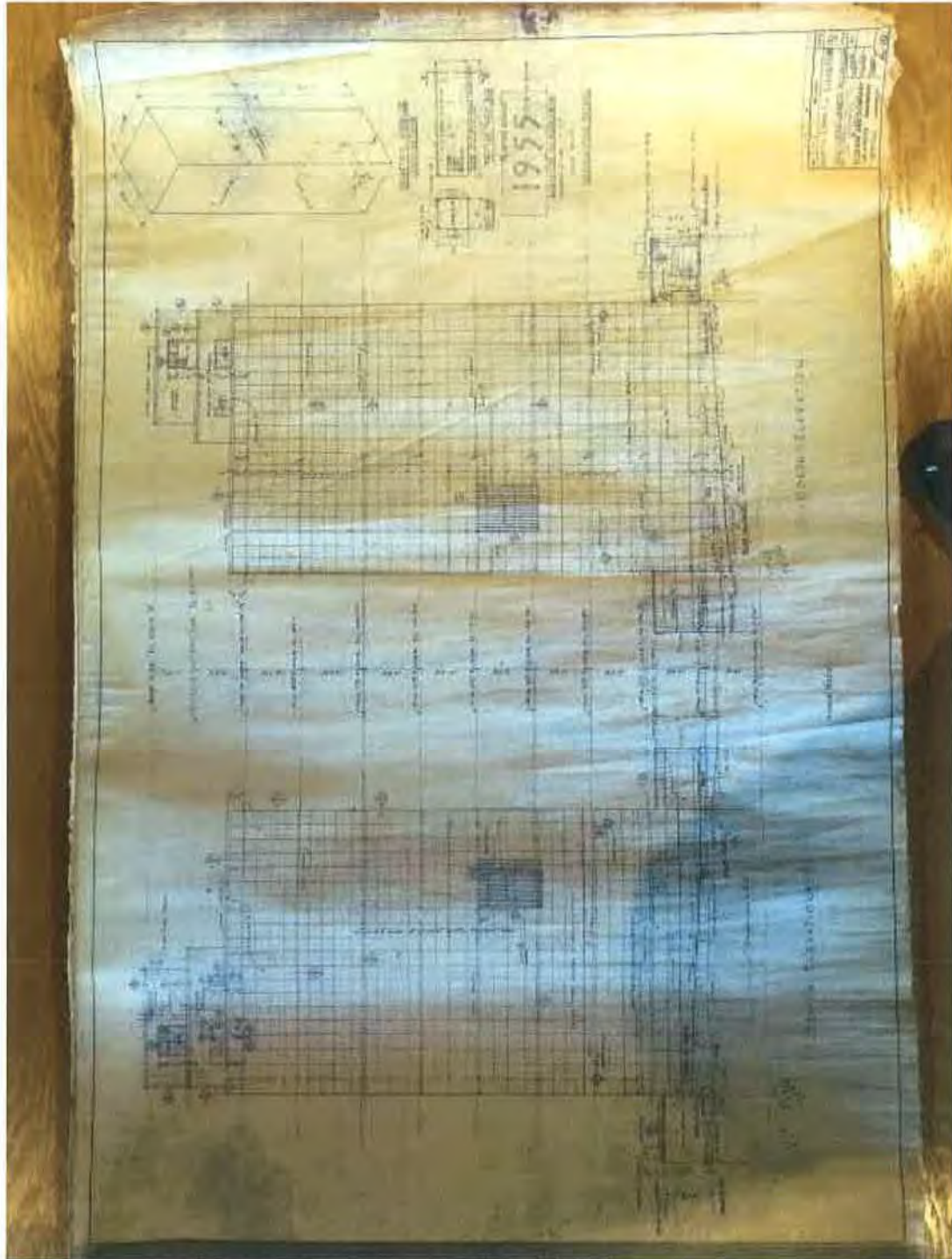


Figure 3. "South Elevation and North Elevation, Minnesota Mutual Life Insurance Company Building," Ellerbe and Company, 1964. Courtesy of building owner.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number Figures Page 6

Minnesota Mutual Life Insurance Company Building
Name of Property Ramsey, Minnesota
County and State NA
Name of multiple listing (if applicable)



Figure 4. "West Elevation, Minnesota Mutual Life Insurance Company Building," Ellerbe and Company, 1964. Courtesy of building owner.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Minnesota Mutual Life Insurance Company Building
Name of Property
Ramsey, Minnesota
County and State
NA
Name of multiple listing (if applicable)

Section number Figures Page 7

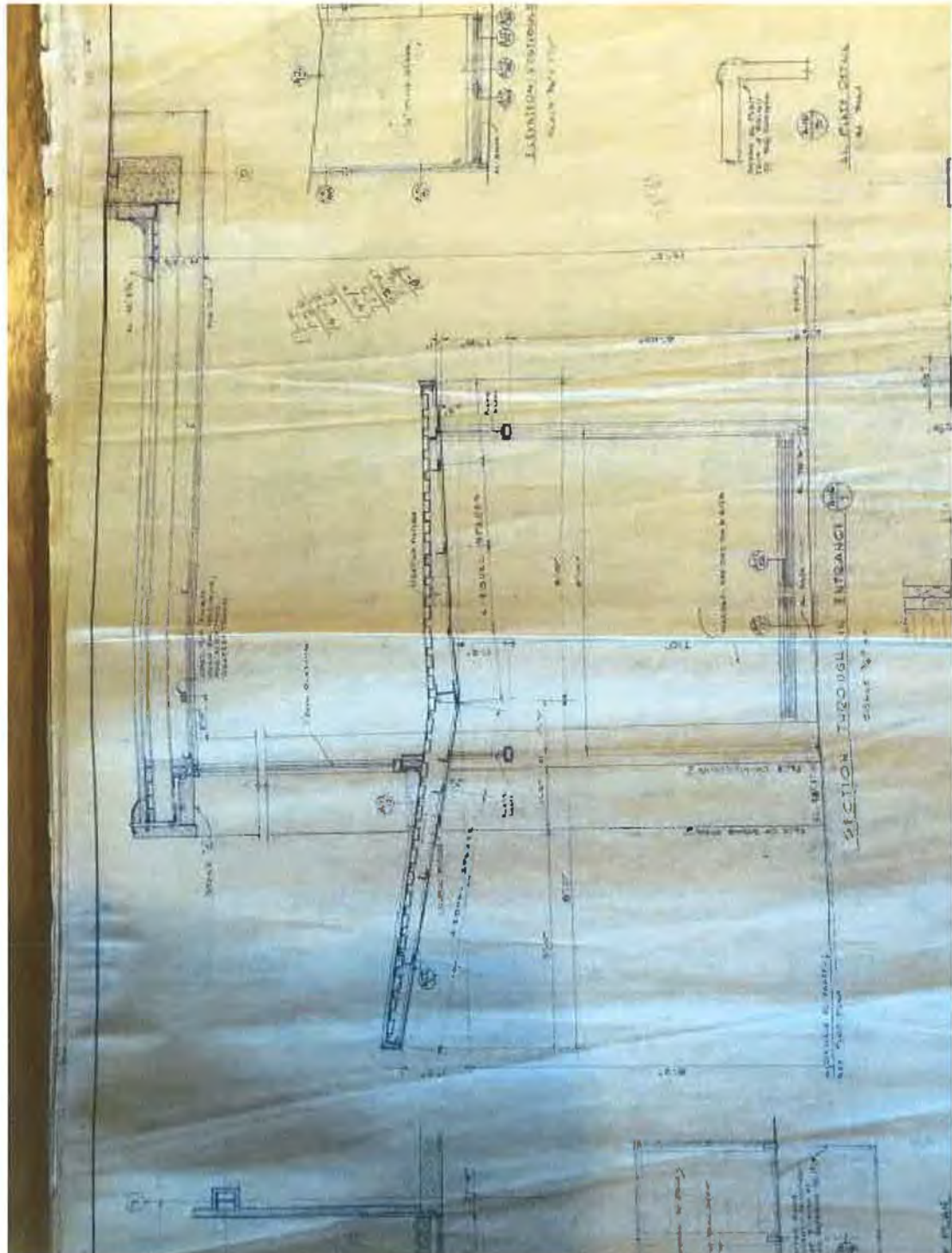


Figure 5. "Section Through In Entrance, Minnesota Mutual Life Insurance Company Building," Ellerbe and Company, 1964. Courtesy of building owner.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Minnesota Mutual Life Insurance Company Building
Name of Property Ramsey, Minnesota
County and State NA
Name of multiple listing (if applicable)

Section number Figures Page 8



Figure 6. "North Star Mural," Oil on Canvas, Birney Quick, 1964. Image via: "75 Years Developing with Minnesota," (Minneapolis: Minnesota Mutual Life Insurance Company, 1955). Minnesota Historical Society Collections.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Minnesota Mutual Life Insurance
Company Building

Name of Property
Ramsey, Minnesota

County and State
NA

Name of multiple listing (if applicable)

Section number Figures Page 9



Figure 7. Executive Office, *Saint Paul Pioneer Press*, Special Section, November 4, 1955.

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Minnesota Mutual Life Insurance
Company Building

Name of Property
Ramsey, Minnesota

County and State
NA

Name of multiple listing (if applicable)

Section number Figures Page 10



Figure 8. Open office space, *Saint Paul Pioneer Press*, Special Section, November 4, 1955.

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Minnesota Mutual Life Insurance
Company Building

Name of Property
Ramsey, Minnesota

County and State
NA

Name of multiple listing (if applicable)

Section number Figures Page 11



Figure 9. Employee Lounge, *Saint Paul Pioneer Press*, Special Section, November 4, 1955.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number Figures Page 12

Minnesota Mutual Life Insurance Company Building
Name of Property Ramsey, Minnesota
County and State NA
Name of multiple listing (if applicable)



Figure 10. "St. Paul Fire and Marine Insurance Company, Third and Jackson, St. Paul."
Photograph circa 1875, Minnesota Historical Society Collections.

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Minnesota Mutual Life Insurance Company Building
Name of Property Ramsey, Minnesota
County and State NA
Name of multiple listing (if applicable)

Section number Figures Page 13



Figure 11. "Minnesota Mutual Building, 156 East Sixth, St. Paul," photograph, *Minneapolis Star Journal Tribune*, no date, Minnesota Historical Society Collections.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number Figures Page 14

Minnesota Mutual Life Insurance
Company Building

Name of Property
Ramsey, Minnesota

County and State
NA

Name of multiple listing (if applicable)



Figure 12. Image of original design for Minnesota Mutual's new building. "New Building Plans Announced," *Application (Official Publication of the Minnesota Mutual Life Insurance Company Saint Paul, Minnesota)*, September 1950, Minnesota Historical Society Collections.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Minnesota Mutual Life Insurance
Company Building

Name of Property
Ramsey, Minnesota

County and State
NA

Name of multiple listing (if applicable)

Section number Figures Page 15



Figure 13. "Victory Square Park, site of old courthouse, view from Fourth and Cedar, St. Paul," photograph, circa 1938, Minnesota Historical Society Collections.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number Figures Page 16

Minnesota Mutual Life Insurance Company Building
Name of Property Ramsey, Minnesota
County and State NA
Name of multiple listing (if applicable)



Figure 14. Rendering of revised design for Minnesota Mutual Building. “Advance Showing – Our New Home Office Building,” *Application (Official Publication of the Minnesota Mutual Life Insurance Company Saint Paul, Minnesota)*, August 1953, Minnesota Historical Society Collections.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Minnesota Mutual Life Insurance Company Building
Name of Property Ramsey, Minnesota
County and State NA
Name of multiple listing (if applicable)

Section number _____ Figures _____ Page _____ 17 _____



Figure 15. Construction photos documenting Minnesota Mutual. *Application (Official Publication of the Minnesota Mutual Life Insurance Company Saint Paul, Minnesota)*, March 1954 (steel) and October 1954 (concrete). Minnesota Historical Society Collections.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number Figures Page 18

Minnesota Mutual Life Insurance Company Building
Name of Property Ramsey, Minnesota
County and State NA
Name of multiple listing (if applicable)

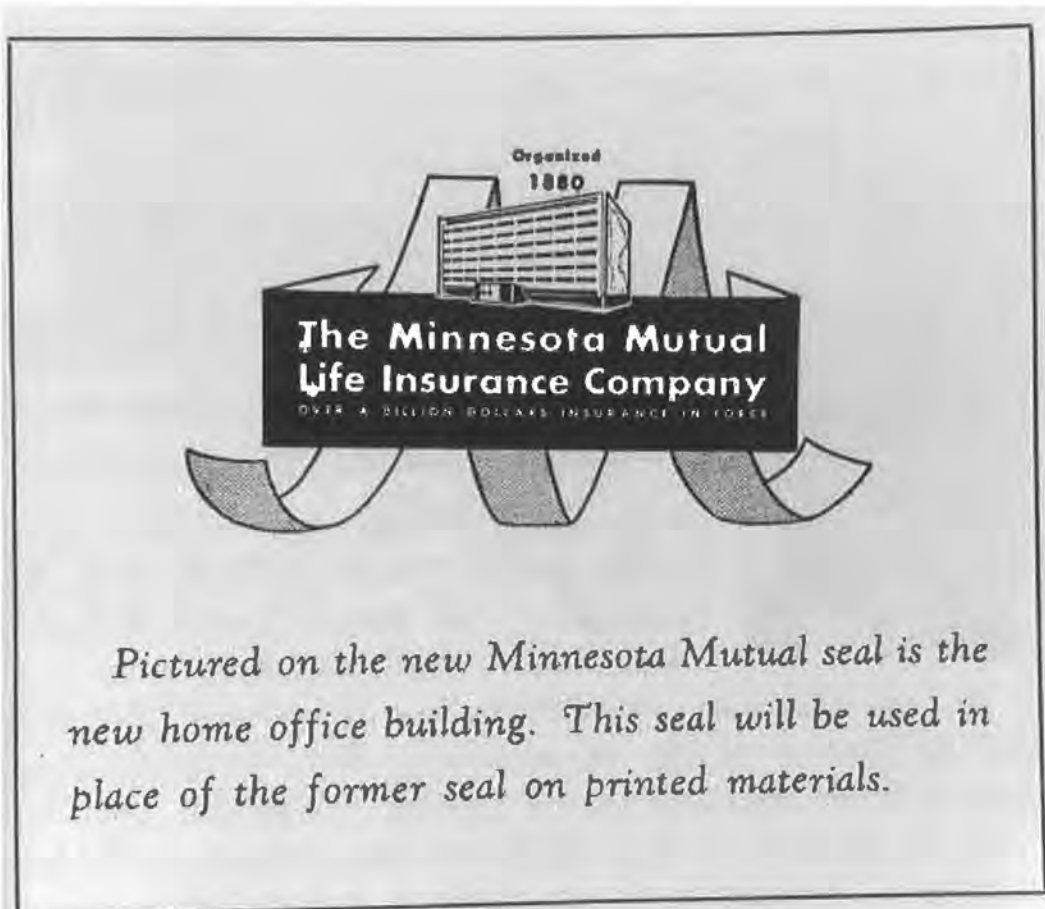


Figure 16. Minnesota Mutual Company Seal. "Notes on the New Building," *Application (Official Publication of the Minnesota Mutual Life Insurance Company Saint Paul, Minnesota)*, March 1954, Minnesota Historical Society Collections.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number Figures Page 19

Minnesota Mutual Life Insurance Company Building
Name of Property Ramsey, Minnesota
County and State NA
Name of multiple listing (if applicable)



Figure 17. Front cover of pamphlet produced and distributed by Minnesota Mutual as part of the building dedication ceremony. "Pamphlets Relating to Life Insurance in Minnesota, 1889 – [x]," Minnesota Historical Society Pamphlet Collection.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number Figures Page 20

Minnesota Mutual Life Insurance Company Building
Name of Property Ramsey, Minnesota
County and State NA
Name of multiple listing (if applicable)



Figure 18. "Minnesota Mutual insurance Building dedication, Cedar Street (west side between Fourth and Fifth), St. Paul," photograph, *St. Paul Dispatch and Pioneer Press*, August 6, 1955, Minnesota Historical Society Collections.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Minnesota Mutual Life Insurance
Company Building

Name of Property
Ramsey, Minnesota

County and State
NA

Name of multiple listing (if applicable)

Section number Figures Page 21



Figure 19. "Ellerbe and Company 50th Anniversary," *Northwest Architect*, 22, no. 2 (March and April 1958).

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number Figures Page 22

Minnesota Mutual Life Insurance Company Building
Name of Property
Ramsey, Minnesota
County and State
NA
Name of multiple listing (if applicable)



Figure 20. Front cover of Pioneer Press special section. Saint Paul Pioneer Press, Special Section, November 6, 1955. Physical copy available "Pamphlets Relating to Life Insurance in Minnesota, 1889 - [x]," Minnesota Historical Society Pamphlet Collection.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Minnesota Mutual Life Insurance Company Building
Name of Property Ramsey, Minnesota
County and State NA
Name of multiple listing (if applicable)

Section number Figures Page 23

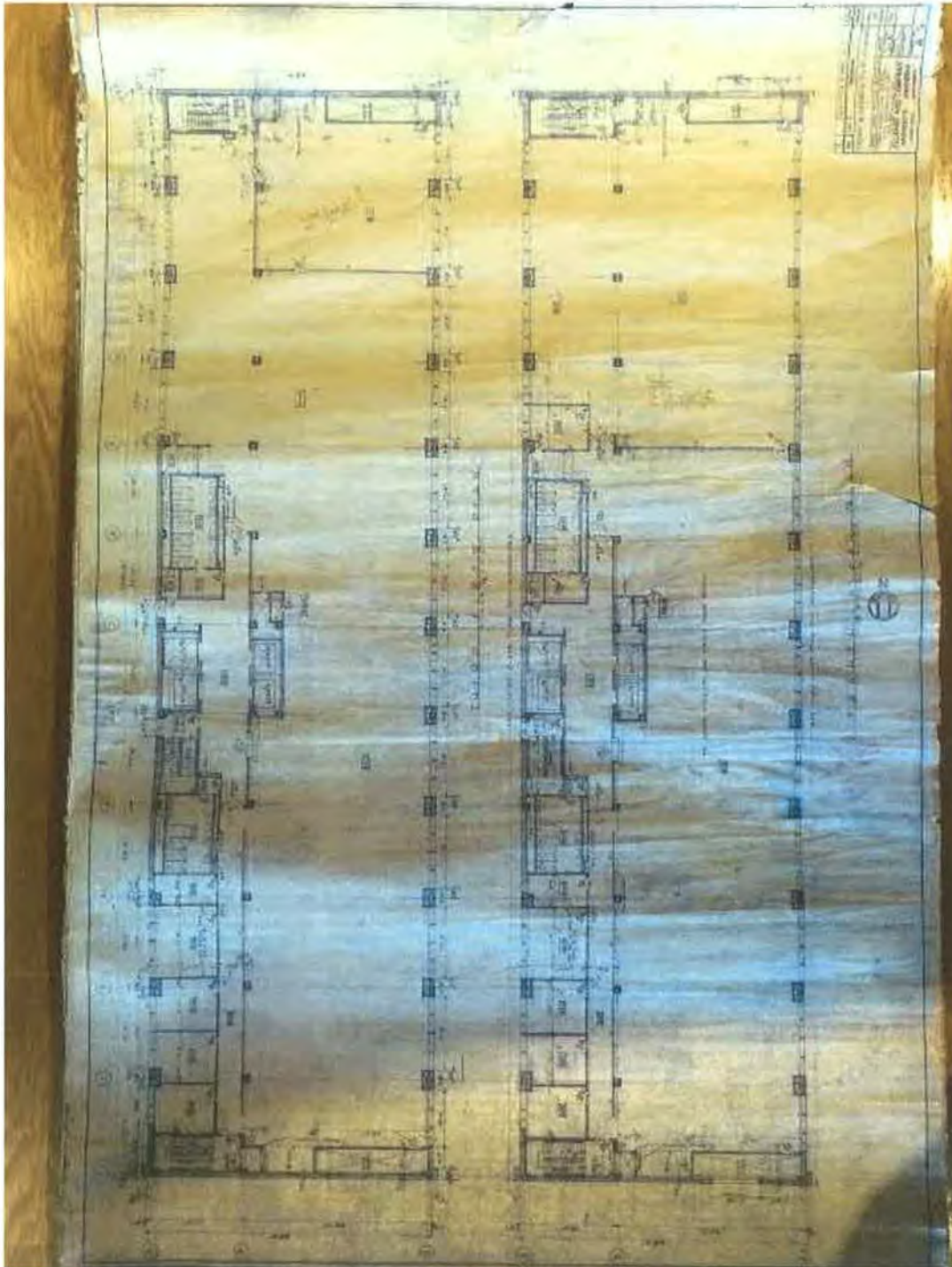


Figure 21. "Third and Fourth Floor Plans, Minnesota Mutual Life Insurance Company Building," Ellerbe and Company, 1964. Courtesy of building owner.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Minnesota Mutual Life Insurance Company Building
Name of Property Ramsey, Minnesota
County and State NA
Name of multiple listing (if applicable)

Section number Figures Page 24



Figure 22a. Public Lobby, *Saint Paul Pioneer Press*, Special Section, November 4, 1955.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Minnesota Mutual Life Insurance Company Building
Name of Property
Ramsey, Minnesota
County and State
NA
Name of multiple listing (if applicable)

Section number Figures Page 25

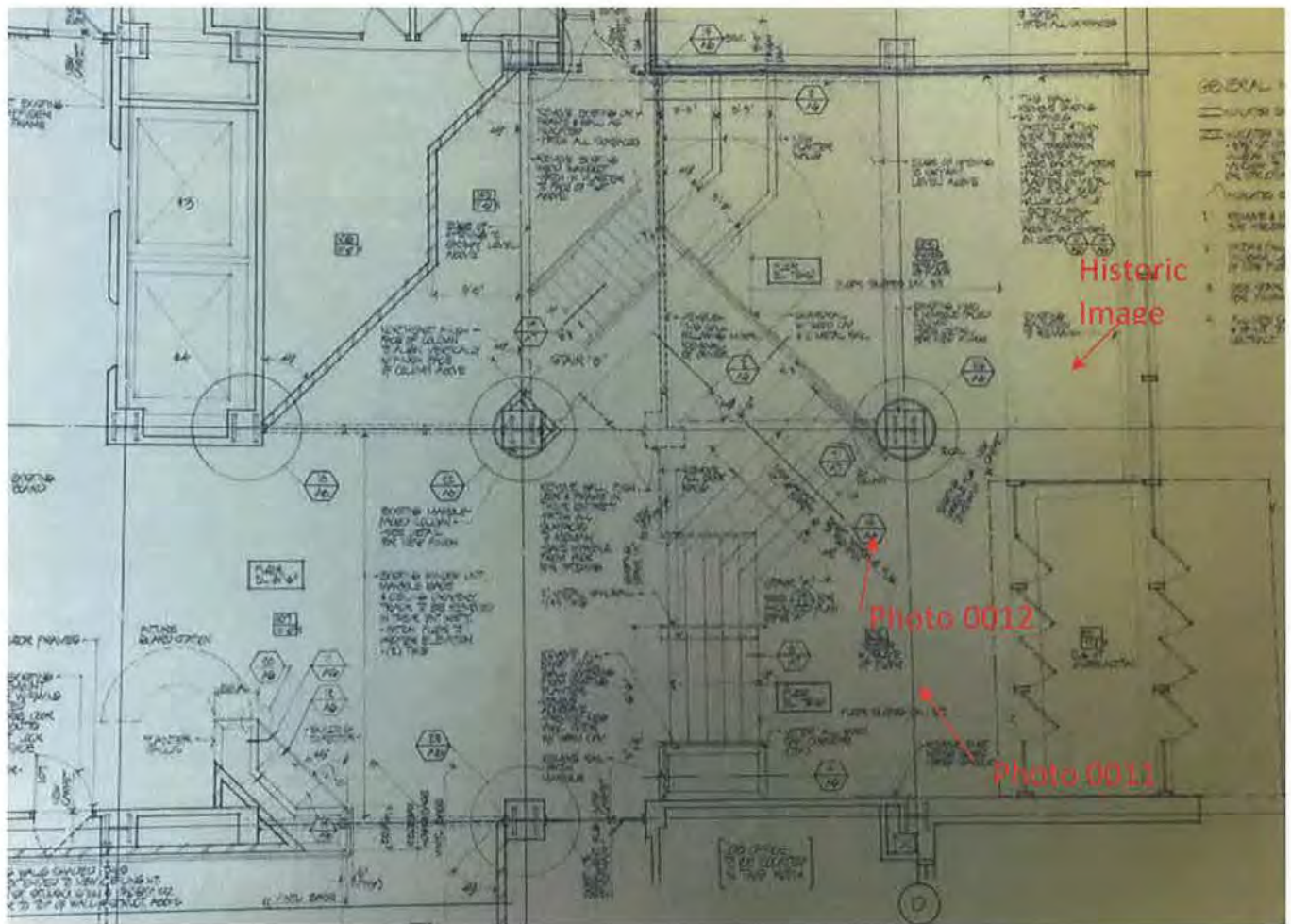


Figure 22b.

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Minnesota Mutual Life Insurance
Company Building

Name of Property
Ramsey, Minnesota

County and State
NA

Name of multiple listing (if applicable)

Section number Figures Page 26

Figure 23. Modern buildings in Saint Paul. (Next four pages)

Degree of Honor Protective Association photo, Morgan Sheff Photography. Farm Credit Banks Building image, Google Maps. All other photos by PVN.



St. Paul YWCA
65 East Kellogg
Grover Diamond Associates
1961



Federal Courts Building
316 North Robert Street
Walter Butler Co. with Haarstick,
Lundgren and Associates
1966

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number Figures Page 27

Minnesota Mutual Life Insurance
Company Building

Name of Property
Ramsey, Minnesota

County and State
NA

Name of multiple listing (if applicable)



Dayton's Department Store
411 Cedar Street
Victor Gruen
1963



**First National Bank of Saint Paul
Addition**
332 Minnesota Street
Haarstick, Lundgren and Associates
1971

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Section number Figures Page 28

Minnesota Mutual Life Insurance
Company Building

Name of Property
Ramsey, Minnesota

County and State
NA

Name of multiple listing (if applicable)



**Minnesota Department of
Employment Security**
390 North Robert Street
1968



Farm Credit Banks Building
375 Jackson Street
Bergstedt, Wahlberg and Wold
1967

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number Figures Page 29

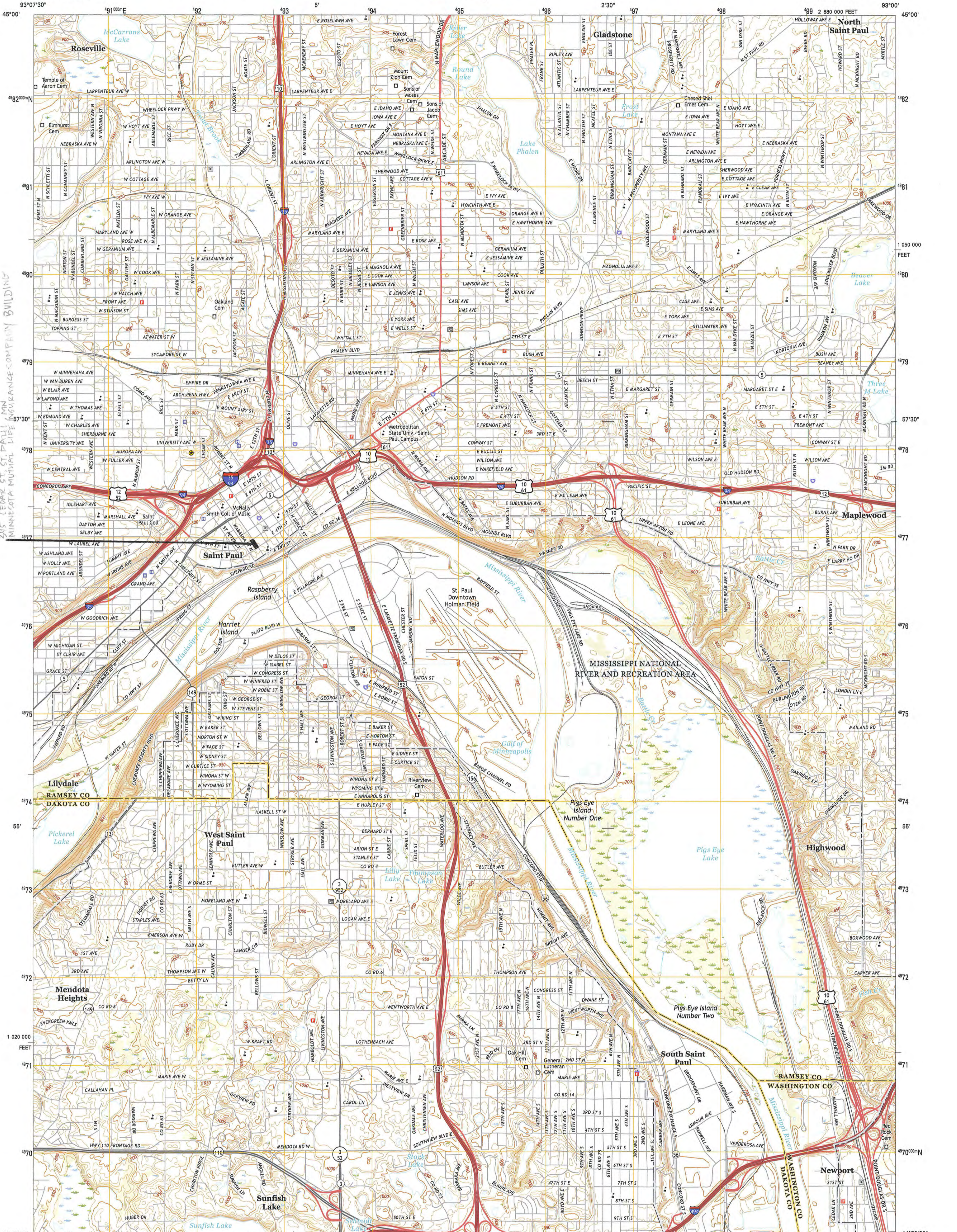
Minnesota Mutual Life Insurance Company Building
Name of Property Ramsey, Minnesota
County and State NA
Name of multiple listing (if applicable)



Osborn Building (EcoLab)
370 North Wabasha Street
Bergstedt, Wahlberg and Wold
1968



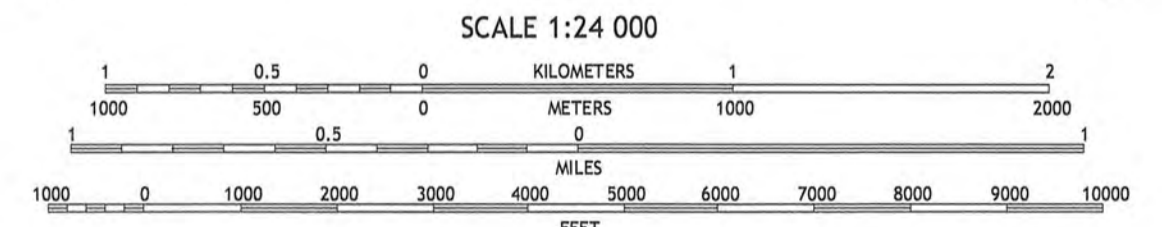
Degree of Honor Protective Association Building
325 Cedar Street
Bergstedt, Hirsch, Wahlberg and Wold
1962



245 CEDAR ST ST PAUL, MN MINNESOTA MUTUAL LIFE

Produced by the United States Geological Survey North American Datum of 1983 (NAD83)...

UTM GRID AND 2016 MAGNETIC NORTH DECLINATION AT CENTER OF SHEET



ROAD CLASSIFICATION Legend: Expressway, Secondary Hwy, Ramp, Interstate Route, US Route, State Route, Local Connector, Local Road, 4WD.

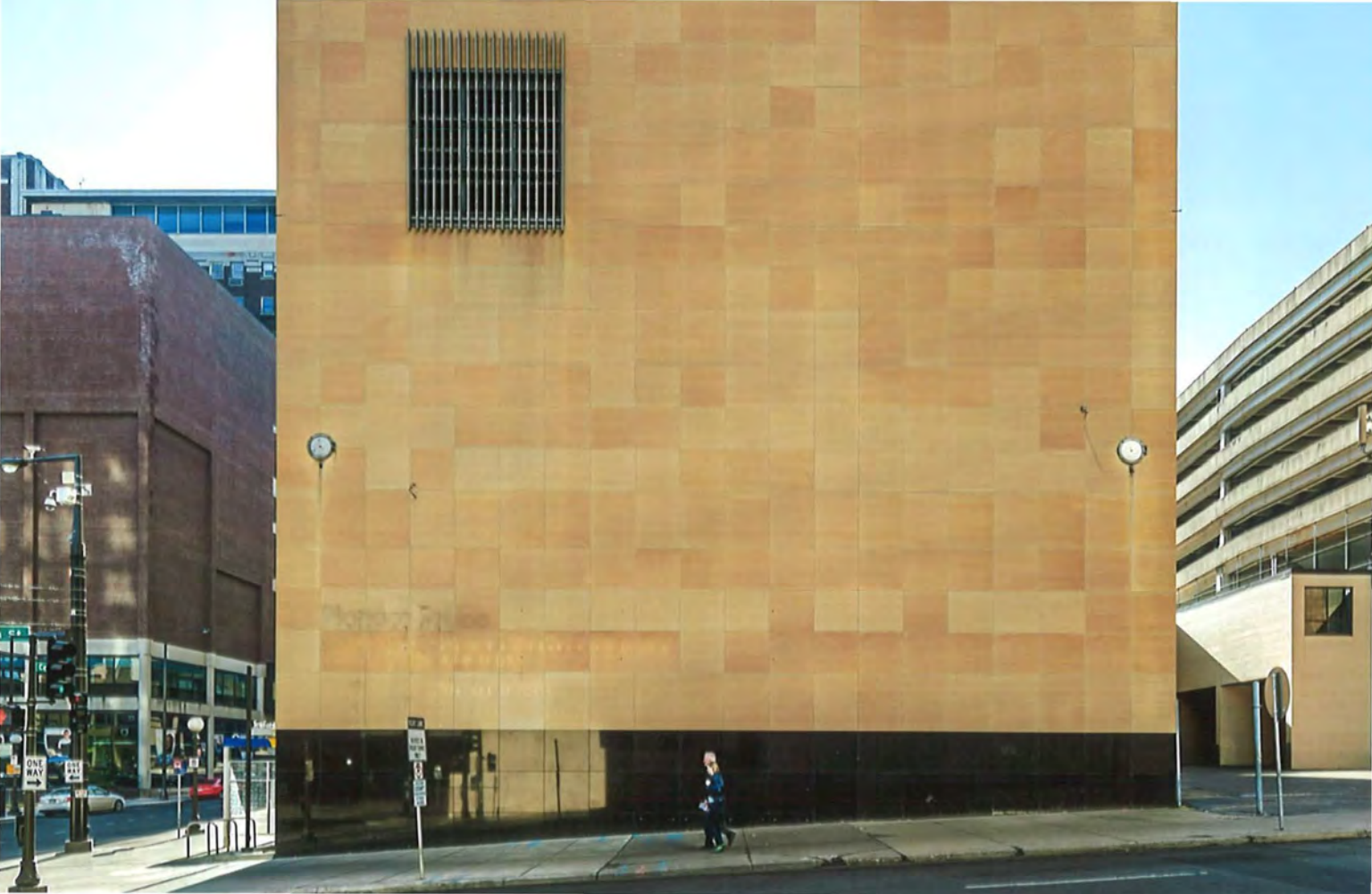
Table with 3 columns and 3 rows showing adjacent quadrangles and their names.

SAINT PAUL EAST, MN 2016









17th St
ONE WAY
ONE WAY

ONE WAY

ONE WAY



















SHOW LOCATED BY
MAY 1988 AND 1989
BY THE

EXIT



































UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES
EVALUATION/RETURN SHEET

Requested Action:

Property Name:

Multiple Name:

State & County:

Date Received: Date of Pending List: Date of 16th Day: Date of 45th Day: Date of Weekly List:

Reference number:

Nominator:

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 6/5/2017 Date

Abstract/Summary
Comments:

Recommendation/
Criteria

Reviewer Roger Reed Discipline Historian

Telephone (202)354-2278 Date _____

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.

Minnesota Historical Society
State Historic Preservation Office
345 Kellogg Blvd West, St. Paul, Minnesota 55102
651-259-3451



TO: Stephanie Toothman, Keeper
National Register of Historic Places

FROM: Ginny Way

DATE: 4/17/17

NAME OF PROPERTY: Minnesota Mutual Life Insurance Company Building

COUNTY AND STATE: Ramsey County, Minnesota

SUBJECT: National Register:
 Nomination
 Multiple Property Documentation Form
 Request for determination of eligibility
 Request for removal (Reference No.)
 Nomination resubmission
 Boundary increase/decrease (Reference No.)
 Additional documentation (Reference No.)

DOCUMENTATION:

- Original National Register of Historic Places Registration Form
- Multiple Property Documentation Form
- Continuation Sheets
- Removal Documentation
- Photographs
- CD w/ image files
- Original USGS Map
- Sketch map(s)
- Correspondence
 - Owner Objection
 - The enclosed owner objections
 - Do Do not constitute a majority of property owners

STAFF COMMENTS:

The Part 1 certification was approved with a significance discussion under Criterion A in the area of Social History. Upon further review the Criterion A area of significance most appropriate for this property is Commerce. The nomination also demonstrates, and MnHPO concurs, that the building is also significant for its International Style architecture, Criterion C.