

United States Department of the Interior
National Park Service

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National Register of Historic Places
Registration Form

NATIONAL
REGISTER

This form is for use in nominating or requesting determinations of eligibility for individual properties or districts. See instructions in *Guidelines for Completing National Register Forms* (National Register Bulletin 16). Complete each item by marking "x" in the appropriate box or by entering the requested information. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, styles, materials, and areas of significance, enter only the categories and subcategories listed in the instructions. For additional space use continuation sheets (Form 10-900a). Type all entries.

1. Name of Property

historic name Reserve Loan Life Insurance Company

other names/site number _____

2. Location

street & number 429 N. Pennsylvania Street

not for publication

city, town Indianapolis

vicinity

state Indiana

code IN

county Marion

code 097

zip code 46204

3. Classification

Ownership of Property

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

Category of Property

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

Number of Resources within Property

Contributing	Noncontributing	
<u>1</u>	<u>0</u>	buildings
<u>0</u>	<u>0</u>	sites
<u>0</u>	<u>0</u>	structures
<u>0</u>	<u>0</u>	objects
<u>1</u>	<u>0</u>	Total

Name of related multiple property listing:

N/A

Number of contributing resources previously listed in the National Register 0

4. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1966, as amended, I hereby certify that this nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property meets does not meet the National Register criteria. See continuation sheet.

Signature of certifying official

Indiana Department of Natural Resources

State or Federal agency and bureau

Date

1-3-90

In my opinion, the property meets does not meet the National Register criteria. See continuation sheet.

Signature of commenting or other official

Date

State or Federal agency and bureau

5. National Park Service Certification

I, hereby, certify that this property is:

- entered in the National Register.
- See continuation sheet.
- determined eligible for the National Register. See continuation sheet.
- determined not eligible for the National Register.
- removed from the National Register.
- other, (explain:)

Signature of the Keeper

2/23/90

Signature of the Keeper

Date of Action

6. Function or Use

Historic Functions (enter categories from instructions)

COMMERCE/TRADE: business

Current Functions (enter categories from instructions)

COMMERCE/TRADE: business

WORK IN PROGRESS

7. Description

Architectural Classification

(enter categories from instructions)

Classical Revival

Materials (enter categories from instructions)

foundation CONCRETE

walls STONE: marble

BRICK

roof ASPHALT

other METAL: Bronze

METAL: Aluminum

Describe present and historic physical appearance.

The Reserve Loan Life Insurance Company building was designed in 1924 by the well-respected Indianapolis architectural firm of Rubush and Hunter. A substantial rehabilitation undertaken in 1987, was certified by the Mid Atlantic Regional Office, National Park Service, June 8, 1988.

The three-story Classical Revival white marble temple front is applied to a four-story reinforced concrete building (Photos 1 and 2). The prominent cornice projects from the west elevation and returns to the first west bay of the south elevation (Photos 3, 4 and 5). The continuous frieze originally featured chisled letters of the company name which were removed at an unknown date. New bronze anodized aluminum letters of the major tenant company name have been installed (Photo 6). The full entablature rests on Corinthian capitals which top the unfluted shafts of the engaged columns. Each column which is applied to a similarly detailed pilaster rises from a dark polished granite base set on an engaged polygonal pedestal. The temple front so articulated projects from the main plane of the west elevation to the immediately adjacent sidewalk (Photo 7). The first west bay of the south elevation is similarly detailed with pilasters as the visual supporting elements.

The three-bay temple front frames the primary entrance, projecting glazed commercial bays and upper level windows of the second and third floors. These elements are finished with Classic Revival details. A crested marble canopy set on marble console brackets tops the bronze-framed, double leaf entrance doors. The fully glazed toplight is fitted with a painted, pierced, cast metal grill. The entrance surround is finished with marble veneer. Narrow windows fitted with painted, pierced, cast metal grills flank this entrance. Dark granite bases for distinctive original globed bronze light standards which were stolen during restoration, project from the veneered face, further framing this single west elevation entrance (Photo 8). Originally the two projecting glazed commercial bays were fitted with individual recessed entrances. At an unknown date, paired glass panels set flush with the front face and finished with granite base were installed. These projecting bays are framed with painted cast metal rope molding and metal cresting which repeats on a smaller scale the running foliate motifs of the entrance canopy. Above the projecting bays and entrance, elaborately detailed painted cast aluminum, bronze and steel screens are set flush against the steel casement windows and spandrel panels. In each bay, the screens are framed above by the projecting architrave. The depth of the pilasters creates the vertical framing of this screen composition (Photos 9 and 10).

 See continuation sheet

8. Statement of Significance

Certifying official has considered the significance of this property in relation to other properties:

nationally statewide locally

Applicable National Register Criteria A B C D

Criteria Considerations (Exceptions) A B C D E F G

Areas of Significance (enter categories from instructions)

ARCHITECTURE

COMMERCE

Period of Significance

1925 - 39

Significant Dates

1925

Cultural Affiliation

N/A

Significant Person

N/A

Architect/Builder

Rubush, Preston C. and Hunter, Edgar O./
Jungclaus, William

State significance of property, and justify criteria, criteria considerations, and areas and periods of significance noted above.

The Reserve Loan Life Insurance Company building is significant as a commercial building which represents the well-established Indianapolis insurance industry. Architecturally, the building designed by the Indianapolis architectural firm of Rubush and Hunter (1), is significant as an outstanding example of Classical Revival design. The total design concept presented with lavishness and correctness of historically derived decorative detail is further enhanced by the building's placement to the street. The building's site, directly opposite the main structural feature of the Indiana War Memorial Plaza, the Memorial itself, increases the visual impact of the building and extends the original intent of the entire public open space plan. This plan created by the Indiana State Legislature in Special Session, August 2, 1920, was designated to control all building within three hundred feet of its boundaries, including new construction on North Pennsylvania Street. The Reserve Loan Life Insurance Company building is the only columnar building on the east side of this "City Beautiful" project which today reflects the original design proposal.

As originally constituted by the Board of Directors on September 3, 1896, The Reserve Loan Life Insurance Company was called Railway Officials and Employes [sic] Life Association of Indianapolis, Indiana.(2) The Board of Directors of this predecessor company as recorded in the filing were as follows: Samuel Bellis, Chalmers Brown, W.K. Bellis, W.R. Zulick and D.B. Earheart.(3) As organized, this association was representative of fraternal or benevolent society involvement with payment of death benefits through an assessment plan which offered life insurance to the working classes at rates and methods of payment compatible with weekly earnings. On October 7, 1897, the association became known as The Reserve Loan Life Insurance Company. The term "reserve" was selected to indicate the soundness of investments which covered the net liabilities on all policies in force. At this time, the State of Indiana had no law as did other states enforcing the deposit of securities or reserves comparable to potential liabilities. Passage of an Indiana Compulsory Deposit Law on February 10, 1899, which required such reserves, insured growth of an already established industry.(4) Reincorporation as a legal reserve mutual insurance company occurred June 29, 1901. "At this time more than 1500 policies were in force on lives which have passed satisfactory

See continuation sheet

9. Major Bibliographical References

American Association of Engineers. Indianapolis Chapter. Indiana War Memorial Preliminary Report, April, 1922.

Articles of Incorporation. Railway Officials and Employes Life Association of Indianapolis, Indiana. Indiana State Library.

Bass Photo Company, W. H. Selected historical photographs. Indiana Historical Society.

Best's Life Insurance Reports. New York: Alfred M. Best Company, Inc., 1938 - 1941.

Board of Trustees, Indiana War Memorial. pamphlet. n.d. (c. 1934).

Buley, R. Carlyle. The American Life Convention 1906 - 1952, A Study in the History of Life Insurance. New York: Appleton-Century-Crofts, Inc., 1953.

See continuation sheet

Previous documentation on file (NPS):

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

Primary location of additional data:

- State historic preservation office
- Other State agency
- Federal agency
- Local government
- University
- Other

Specify repository:

Indiana Historical Society

10. Geographical Data

Acreage of property less than one acre

UTM References

A

1	6	5	7	2	3	2	0	4	4	0	2	8	8	0
Zone				Easting				Northing						

B

Zone				Easting				Northing						

C

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

D

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

See continuation sheet

Verbal Boundary Description

Lots 19 and 20, Samuel Henderson's Subdivision, Square 17, City of Indianapolis. The dimensions of the nominated property are 67' 6" X 195'.

See continuation sheet

Boundary Justification

The boundary includes two complete city lots. The historic building occupies the entire property.

See continuation sheet

11. Form Prepared By

name/title Susan R. Slade
organization Slade Associates date November 23, 1988
street & number 4560 N. Broadway telephone (317) 283-6114
city or town Indianapolis state Indiana zip code 46205

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The marble veneered face of the fourth story rises above the temple front in the same plane established by the screens. Steel casement windows, two per bay, are set in molded, eared marble frames. Each bay in this level is further articulated by undecorated pilasters set immediately above the columns of the temple front. This entire composition is finished by marble cresting which is accented at each bay division by slightly enlarged anthemions (see Photo 6).

All other elevations of the building are finished with utilitarian materials. Originally, the south east and north elevations were fitted with large, industrial steel sash windows with awning openings. At an unknown date, all were removed. On the remainder of the south elevation, all window openings were infilled with cement block faced with buff brick to match the surrounding area. The rhythm and fenestration pattern of this alley elevation was maintained with the installation of the infill recessed one with. During rehabilitation, openings in alternate bays were refitted with new three-part, anodized aluminum sash. The base of this elevation is finished with a concrete skim coat which corresponds in height to that of the established line of the west elevation granite base. Cast aggregate bumper guards were set along this elevation. The parapet which rises above that of the west elevation is finished with coping tiles (Photo 11).

The east elevation which also fronts on an alley repeats the three-bay division of the west elevation (Photo 12). Faced in common red brick, the elevation received infill installation as on the south elevation. Originally paired double leaf garage doors provided access to the storage area located at the rear of the south commercial space. At an unknown date, these openings received infill as above to simulate window openings. During rehabilitation, all center and south bay openings were refitted with glazing as above. The lower portion of the wall was skimmed to match the surrounding material of the elevated base. The main east entrance doorway located in the north bay had been fitted with non-original double leaf fire doors, now replaced with fully glazed doors set in original recessed location.

At an unknown date, the original main north elevation windows were replaced with fixed, metal framed thermo-pane units which repeated the original vertical divisions of the steel sash. This elevation finished in common red brick featured a one-story windowless connection between west and east elevator/stairwell pavilions. Originally the roof of this connector was fitted with large skylights. At an unknown date these were removed for the installation of additional mechanical equipment. As the main north elevation rises above the connector, the flanking pavilions create a lightwell. Small original steel sash windows in the pavilions open only to the lightwell. The pavilions are topped with penthouses which flank the original monitor roof (Photo 13). Steel sash windows wrap the monitor on the west, east and north elevations. During rehabilitation, the walls and roof of the connector were removed, leaving in place the structural wall columns and two feet of the roof beams. The small

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pavilion windows were removed; the openings were infilled with site-salvaged brick, recessed one with. The fully glazed south wall of new addition constructed to the north was sited to the north of the pavilions. A fully glazed, sloped roof/skylight was installed between the cornice of the original building and the addition. Thus the exterior space of the original lightwell has become a glazed atrium (Photo 14).

The double leaf west entrance doors provide access to a small vestibule (Photos 15, 16, 17 and 18). The luxurious finishes detailed in the Italian Renaissance Revival style include Travertine marble walls, painted and gilded plaster coffer ceiling and marble tile floor. Arched niches set with bronze screens are centered on north and south walls above slightly projecting, elaborately detailed bronze radiator covers. The square painted coffer panels of the ceiling have centered patera and rinceau borders. A grid of rope framing extends to a cast crown molding set above a narrow gilded cast border. An original cast bronze chandelier with candle lamping hangs from the center coffer. The walnut framed, fully glazed double leaf doors provide access to a similarly finished lobby. This arched entranceway is framed with heavily molded and etched marble. A pierced bronze screen is set flush to the arched toplight.

The lobby is also finished with Travertine marble walls and black and white marble tiled floor (Photos 19 and 20). The beamed painted plaster ceiling is accented by paired summer beams set on wall-mounted console brackets. This entire composition is painted in muted earth tones highlighted with gold leaf. Three original cast bronze chandeliers with candle lamping light the area. The vestibule entrance centered on the west lobby wall is flanked with narrow, bronze framed casement windows set with pierced bronze grills. Similarly detailed flush bronze radiator grills are located beneath the windows. The north wall of the lobby is set with four large molded and etched marble framed arched openings. All arches are infilled with Travertine panels set on small marble brackets. From west to east, the arches frame a paneled wood door which provides access to a storage room, two sets of painted paired elevator doors and a paneled wood door set in bronze frame. This east arch was originally detailed to accept a third elevator as the building was designed to be twelve stories in height. This is the only feature remaining of the original design for which the building permit was issued. Permit #8867 was issued July 10, 1924, to the contractor William Jungclaus for a twelve-story, reinforced concrete office building valued at \$325,000 to be located at 429 N. Pennsylvania Street. The shaft was floored to serve as a storage room. It is not known why these plans were not fully executed. The south wall features a centered arched opening now set with an original mirrored bronze door in a bronze frame. Arched recessed niches flank this entrance into the south commercial space. The east wall features a typical arched lobby opening which was originally fitted with the above-mentioned mirrored door. During renovation, this opening was converted from a single leaf entrance to the utility corridor to a permanently open entranceway into the atrium.

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As originally planned, the first floor commercial space was divided into two sections with exterior access. As the first tenant, A.B. Dick Company used the entire space between 1927 and 1945. During this period any original dividing wall was removed. The entire area is finished with continuous terrazzo floor. At this time all perimeter walls, piers and floor have been repaired. Additional finishes await the installation of a tenant.

The east arched opening provides access to the original east/west utility corridor, which has now been opened on the north to provide access into the atrium and on the south with doors and windows into the first floor south commercial space. At the west end, the corridor is open to the west stairwell which is finished with marble floor, treads, risers and base (Photo 21). Utilitarian painted metal newels and railings finish this stair and the similarly finished east stairwell (Photo 22). The corridor continues east to the east freight elevator, loading area and east entrance (Photos 23 and 24).

As originally designed, the upper office floors featured three finished executive offices aligned along the west elevation. Small elevator lobbies provided access to these offices, west stairwell and the open space of the remainder of the floors. Prior to rehabilitation, original finishes remained in some areas. Additional finishes were added through the years.

On the second floor, the north wall of the elevator lobby is finished with white pencil veined Italian marble 6'8" wainscot with dark black/green Belgian marble base and surround. Bordered white ceramic tile floor with carpet inset is located in front of each elevator. The bronze and glass mail chute is located between the elevators (Photo 25). The west wall is finished with repaired plaster. Two-panel doors, wood and/or glass set in flat wrapped wood frames open to each west end office. The three offices have received little alteration. New drop ceilings pulled back two feet from the existing window planes retain original ceiling heights at the window wall (Photo 26). According to the original drawings, each office was separated by paired small rooms which effectively created small corridors between each office. These rooms were to the west, closets; to the east, washrooms. This arrangement remains intact in the southwest corner office (Photo 27). The remainder of the floor is open space with window openings existing to the north, south and east. The bathrooms, freight elevator lobby and service area are located at the northeast corner. At this time, the remainder of the new finishes await the new tenant.

In c. 1956, Indianapolis architect Evans Woollen redesigned the third floor elevator lobby and immediate south space. During rehabilitation, raised walnut panels and matching cabinet doors which had been installed lining the west and east walls and framing the elevator doors were removed and replaced with drywall. Access to the west offices, conference room and open space of the remainder of the floor has been achieved by the installation of new north/south lobby walls. An angled screen with tenant logo has been installed in this

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public space (Photo 28). All existing terrazzo and tile floors, marble base and two-panel doors set in flat frames have been repaired. The 1956 walnut paneling installed in the south space which was designated as a conference area has been retained (Photos 29 and 30). The west offices which had been reconfigured at an unknown date to closely correspond to the original arrangement intact on the second and fourth floors, have received new and repaired finishes as on the second floor. The original window reveals, plaster returning to the casement windows, are in place. The southwest corner office has been retained as configured before rehabilitation with the closet opening and doors to adjacent north office and east conference room (Photos 31 and 32). Like the remaining portion of the second floor, the eastern portion is treated as open office space with the use of low, borrowed-light partitions. A self-contained computer room has been installed within the central space. The utility area is again located in the same northeast corner as on the second floor.

The fourth floor was the most elaborately finished and intact of all the upper office floors. White Italian or Carrara marble surrounds the elevator openings as on the second floor. The wainscot has received a prominent crown molding. This architectonic marble wall treatment continues around the lobby walls (Photo 33). Ceramic tile floor with decorative borders extends to a open counter area detailed with marble framing, wainscot and prominent cornice (Photo 34). This teller counter features original walnut cabinetry along the full south elevation (Photo 35). The center west office is finished with original two panel-doors set in flat wrapped frames as found in the offices on the second floor. The southwest corner office is the most finished of all offices today and is as originally designed (Photos 36 and 37). Walnut paneling, doors and window reveals are finished with an overlay of rails and stiles. Belgian marble base finishes this installation. A leaded glass cabinet door with centered heraldic shield is set flush to the walnut paneling in the south wall. The narrow hallway approaching this office from the north retains the two attendant rooms considered appropriate for the 1920's executive, the closet to the west now filled with ductwork and the washroom to the east. The remainder of the floor has received the same treatment as those spaces on the third floor. The original open space has been fitted with contemporary office wall systems. At this floor, however, the ceiling is heightened and accented with the original installation of the industrial steel sash of the monitor roof on the west, north and east elevations (Photo 38).

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The Reserve Loan Life Insurance Company building faces directly onto N. Pennsylvania Street, a heavily traveled one-way, southbound downtown artery. The building is sited immediately adjacent to the sidewalk on the west and to alleys on the south and east. The parking lot to the north which was in place during construction in 1924 - 1925, has been infilled with the new building addition. The addition, set back from the sidewalk abuts the original building to the east of the quoin details which finish the installation of the west elevation marble veneer (Photos 39, 40 and 41). The prominent west elevation faces the Indiana War Memorial (Photo 42). This memorial dedicated to the Indiana veterans of World War I features a terrace from which rises an elevated base topped with an interpretation of the Mausoleum of Halicarnassus, one of the Seven Wonders of the Ancient World. This imposing structure is centered on a north/south axis of a five-block long public open space.

The present owners have completed a substantial rehabilitation of the building which includes an addition to the north and a detached parking garage to the east of the rear north/south alley.

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Reserve Loan Life Insurance Company - photographs

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PHOTOGRAPH INFORMATION

The following information is identical for all photographs:

Reserve Loan Life Insurance Company
429 N. Pennsylvania Street
Indianapolis, Indiana

- #1 Bass Photo Company, 1925
Indiana Historical Society
Camera pointing northeast, west and south elevations
- #2 Thomas Slade, October 31, 1988
Slade Associates
Camera pointing east, west elevation
- #3 Thomas Slade, October 31, 1988
Slade Associates
Camera pointing east, detail of west elevation entablature
- #4 Thomas Slade, October 31, 1988
Slade Associates
Camera pointing northeast, southwest corner entablature
- #5 Thomas Slade, October 31, 1988
Slade Associates
Camera pointing southeast, entablature terminus at north elevation
- #6 Thomas Slade, October 31, 1988
Slade Associates
Camera pointing east, detail of 4th story, west elevation
- #7 Thomas Slade, October 31, 1988
Slade Associates
Camera pointing north, profile of west elevation
- #8 Thomas Slade, December 12, 1987
Slade Associates
Camera pointing east, west elevation entrance
- #9 Thomas Slade, October 31, 1988
Slade Associates
Camera pointing northwest, projecting commercial bay, west elevation
- #10 Thomas Slade, October 31, 1988
Slade Associates
Camera pointing east, detail of cast aluminum and bronze screen, west elevation

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Reserve Loan Life Insurance Company - photographs

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- #11 Thomas Slade, October 31, 1988
Slade Associates
Camera pointing east, south elevation
- #12 Thomas Slade, October 31, 1988
Slade Associates
Camera pointing northwest, east elevation
- #13 Thomas Slade, December 12, 1987
Slade Associates
Camera pointing west, roof detail with monitor at left, west penthouse at right
- #14 Thomas Slade, December 12, 1987
Slade Associates
Camera pointing west, lightwell/atrium, new addition at right
- #15 Thomas Slade, October 31, 1988
Slade Associates
Camera pointing west, west entrance
- #16 Thomas Slade, December 12, 1987
Slade Associates
Camera pointing northwest, vestibule highlighting pierced screen above entrance
- #17 Thomas Slade, October 31, 1988
Slade Associates
Camera pointing south, vestibule

The following information is identical for the remainder of the interior photographs:

Thomas Slade, December 12, 1987
Slade Associates

- #18 Camera pointing northeast, vestibule with lobby entrance at right
- #19 Camera pointing west, lobby
- #20 Camera pointing east, lobby
- #21 Camera pointing northeast, west stairwell at 1st floor, lightwell/atrium at right
- #22 Camera pointing northwest, east stairwell at 1st floor
- #23 Camera pointing north, east freight elevator, loading area and utility room, 1st floor

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Reserve Loan Life Insurance Company - photographs

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- #24 Camera pointing west, 1st floor east vestibule
- #25 Camera pointing north, 2nd floor elevator lobby
- #26 Camera pointing southwest, 2nd floor northwest corner office, elevator lobby entrance at left
- #27 Camera pointing northeast, 2nd floor southwest corner office, closet left, washroom center, entrance to east end open area right
- #28 Camera pointing northwest, 3rd floor lobby entrance
- #29 Camera pointing north, 3rd floor conference room looking toward elevator lobby
- #30 Camera pointing south, 3rd floor conference room
- #31 Camera pointing north, 3rd floor southwest corner office
- #32 Camera pointing southeast, 3rd floor southwest corner office, entrance to conference room at left center
- #33 Camera pointing northwest, 4th floor elevator lobby
- #34 Camera pointing east, 4th floor elevator lobby
- #35 Camera pointing northeast, 4th floor elevator lobby from east open space; note monitor windows and original teller's counter
- #36 Camera pointing northeast, 4th floor southwest corner office with original paneling, open door to executive washroom at center, door to east end open space at right

The following information is identical for the remainder of the photographs:

Thomas Slade, October 31, 1988
Slade Associates

- #39 Camera pointing southeast, west elevation site along N. Pennsylvania Street
- #40 Camera pointing south, N. Pennsylvania Street with Indiana War Memorial at right
- #41 Camera pointing southwest, N. Pennsylvania Street
- #42 Camera pointing south, Indiana War Memorial north and east elevations from E. Michigan Street

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medical examinations representing an insurance in force in excess of two million dollars." (5) According Hyman's 1909 Handbook of Indianapolis, the company listed assets of \$1,937,028.85 and \$15,629,313 of insurance in force as of June 30, 1909. On December 14, 1909, the policyholders voted to convert to a capital stock company with authorized stocks valued at \$100,000. On December 21, 1922, the capital was increased by a stock dividend to \$200,000. According to the City Directory of 1923, \$51,064,344 of insurance was in force. By 1930, \$77,488,983 of insurance was in force with \$15,643,173 insurance written. (6)

Steady growth of assets during the period 1897 to 1922, enabled The Reserve Loan Life Insurance Company to move from its original location in rental office suites in the Ingalls Block, southwest corner of E. Washington and S. Pennsylvania Streets, 1897 to 1908, to larger, more prestigious quarters in the Odd Fellows Building, northeast corner of E. Washington and N. Pennsylvania Streets, 1909 to 1917. In 1917, the company purchased the existing Supreme Lodge of the Knights and Ladies of Honor located at 429 N. Pennsylvania Street. This turreted, castellated three-bay, four-story brick fraternal society lodge or meeting hall had been built by this fraternal beneficiary society in 1904 as the national headquarters. (Refer to the accompanying copy of a 1923 advertisement.) This organization was founded in 1877 as the first society to admit women on equal social and beneficiary privileges. (7) The paid death benefits were accrued through the assessment plan. Originally the society paid benefits up to \$1000. By 1881, the upper limit was increased to \$5000. Due to the increase, membership increased. By 1898, the society had more than 72,000 members all entering between the ages of eighteen and fifty years of age. As membership grew older, the amount of benefits paid could not be maintained by the established assessments. "For the first twenty-four years the society assessed each member \$1.80 per month, but when the death rates began increasing the claims could not be met... By 1916, the rate was \$18.40 per month for \$1000 of insurance. For some of the pioneer members the increases represented an inflation of more than 900 percent." (8) Membership dwindled yearly. In Indianapolis in 1904, there were ten subordinate lodges which supported the Supreme Lodge. In 1917, remaining assets of the Knights and Ladies of Honor were incorporated into the North American Union Life Assurance Society headquartered in Chicago. Thus the primary reason for the establishment of this fraternal society, the provision of life insurance to its members, was the ultimate cause of its demise. Indeed, the establishment of commercial mutual and stock life insurance companies throughout the country which were controlled by state law and based on scientific analysis of mortality and rates or actuarial soundness, removed the need for the service provided by the lodge or fraternal benefit society. (9)

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The Reserve Loan Life Insurance Company, a commercial stock life insurance company had thus acquired a building whose function and style was deemed appropriate to its business. By 1921, the business activity had outgrown the existing office building and boiler house with brick stack and tunnel connecting the two buildings.(10) On December 31, 1921, The Indianapolis Star featured a rendering showing a proposed castellated building design. This Gothic Revival design was "abandoned in favor of a more classical design."(11)

Although there is no information documenting this decision, it is most apparent that Rubush and Hunter and The Reserve Loan Life Insurance Company were aware of the 1920 decision of a Special Session, Legislature, State of Indiana, that established monies and authority to supervise the acquisition of real estate and plan the public open space and attendant buildings under the direction of the Board of Trustees, Indiana World War Memorial. The proposed site for this place or plaza included those blocks sited directly opposite N. Pennsylvania Street from the site of The Reserve Loan Life Insurance Company building.

Upon approval of an amendment, March 10, 1921, the Board of Trustees of the Indiana War Memorial held a nation-wide competition under the direction of Thomas B. Kimball of Omaha, Nebraska, architectural consultant to the board. Twenty-two firms submitted designs and specifications. The jury composed of Henry Bacon, New York City; Milton B. Medary, Jr., Philadelphia; Charles Platt, New York City awarded the commission to Walker and Weeks of Cleveland, April 23, 1922. Under Section 5 entitled "Real Estate Dedicated - Suitable Structures Authorized," the board was further charged with oversight of adjacent land. "A necessity is hereby declared to exist for limiting the kind, character and height of buildings upon, the use of, real estate and buildings which are located within three hundred (300) feet of the outside boundaries of said memorial place, as the same is constituted by the real estate herein dedicated or as the same may be hereafter constituted, as provided by this act." Powers of the Board as outlined in Section 6 of the amendment included the following: "Said board of trustees shall have the power to adopt such reasonable rules and regulations as may be deemed proper by said board in order to limit the kind, character and height of buildings located or erected thereafter within three hundred (300) feet of the outside boundaries of such memorial place, and the use of such buildings or real estate. Whosoever violates any such rule or regulation shall be deemed guilty of a misdemeanor and on conviction thereof shall be fined in any sum not exceeding one thousand dollars, and any building constructed or maintained, or business conducted in violation of any such rule or regulation shall be abated as a nuisance in an action begun and prosecuted by said board of trustees."(12)

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The award-winning design included the large, previously constructed Federal Courthouse to the south and Indianapolis Public Library to the north (See map). The imposing Indiana limestone facades detailed with Classic Revival elements including Ionic and Doric capitals established the architectural theme of the Plaza. Although no record exists of the Board of Trustees enforcing the law as approved, the general public and architectural circles were kept informed of the proposed construction through newspaper and national journal articles.(13) It must be noted here that the scope and size of this project created one of the nation's largest memorials to the veterans of World War I. The entire concept of the development was based on the 1920 decision of the American Legion to establish its national headquarters in Indianapolis. The first building constructed as part of the project was the headquarters, completed in 1925. The four-story rectangular building is sited at the northwest corner of the Plaza. The Indiana limestone facade is fully articulated with full-height Doric pilasters which echo the giant Doric order of the adjacent library.(14) Thus the entire design of the Plaza was completed and construction begun before the plans were completed for the new office building of The Reserve Loan Life Insurance Company.(15)

The building with its three-story Classical Revival white marble temple front conforms to the architectural theme as established for the Indiana War Memorial Plaza. The giant order of Corinthian columns further augments the architectural vocabulary already in place. The projection from the main plane of the building into the sidewalk area of these prominent columns set on their highly polished granite bases creates an opportunity for the passer-by to fully experience the exterior of the structure. This effect is comparable to the extension of the typical classical Greek stylobate into the site. It is in marked contrast to the other buildings sited along this east side of N. Pennsylvania Street. These buildings maintain straight facade lines which directly abut the sidewalk. However the terraced east entrance to the Memorial Hall immediately across the street provides a similar extension into its site. The design relationship of these two buildings is further enhanced by the similar application and use of cast metal screens. The pierced grills of the three entrances to Memorial Hall and similarly detailed screens of the narrow vertical windows set behind the Ionic columns of the upper level temple front correspond to the screens and grills applied to the west elevation openings of the The Reserve Loan Life Insurance Company building. The architects Rubush and Hunter through the use of compatible and sympathetically placed architectural elements achieved the "consistent and harmonious whole" (16) which was the ultimate goal of the original plaza design. The significance of this concurrence with design guidelines is that the building today is the only commercial structure within the perimeters of the entire five-block Plaza which contains the full Classical Revival vocabulary highlighted by the richness of the white marble and bronze. Because the building is sited fronting on this open space, the design elements and materials are highly visible from all views along the Plaza.

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The Reserve Loan Life Insurance Company remained in its new building until 1940. Local ownership had ceased with control of the stock passing to the Fidelity Insurance Company, Atlantic City, New Jersey in 1937. Heirs of the founding directors, G.L. Stayman, President, and wife Josephine, daughter of Chalmers Brown, 3rd Vice President, and Emma Bellis, widow of William, 4th Vice President, all retired at this time. In 1940, the New Jersey interests were purchased by a group of Texas businessmen headed by C.W. Murchison of Dallas. The group formed a new company, The Reserve Loan Life Insurance Company of Texas which reinsured assets of the Indiana company. The officers present in Indianapolis in 1940 moved to Texas to continue their positions. Today The Reserve Loan Life Insurance Company of Texas is the lead life insurance company of the eight which comprise the Sammons Insurance Group. (17)

Ownership of the building was maintained by the Texas group. Between 1941 and 1943, it housed the U.S. Works Progress Administration Indiana office. In 1943, the Indianapolis-based State Life Insurance Company, founded in 1894, received title of the building in exchange for insurance properties located in the Southwest. At that time, State Life intended to move its headquarters to the site. (18) The property continued to be rented to various U.S. government agencies including the Office of Price Administration, Public Roads Administration, Internal Revenue Service and Army Air Force. In 1949, the building was purchased by Indiana Lumbermen's Mutual Insurance Company for use as its home office. This company incorporated in 1897 in Indianapolis specializes in fire and allied insurance underwriting. Between 1949 and 1980, Lumbermen's maintained its offices in the building. Thus between 1925 and 1980, three Indianapolis-based insurance companies retained ownership of 429 N. Pennsylvania Street.

The Reserve Loan Life Insurance Company building is significant as a structure which throughout its life has been associated with the insurance industry in Indianapolis. The intact architectural integrity of the imposing, highly visible Classical Revival facade is significant in its visual continuity of architectural scheme established for the Indiana War Memorial Plaza.

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Footnotes

- (1) The architectural firm of Rubush and Hunter gained prominence in Indianapolis during the 1920's. The following buildings designed by the firm are presently listed in the National Register of Historic Places: Circle Theatre, 45 Monument Circle (6-16-80); Columbia Club, 121 Monument Circle (1-27-83); Indiana Theatre, 134 West Washington Street (1-29-79). The firm, established in 1904, designed a variety of buildings including department stores, large offices and residences. Edgar O. Hunter's own self-designed and contracted six-unit Eastern flat, The Blenheim, located at 1827 N. Talbott Street, Indianapolis is listed as a building which contributes to the significance of the Herron-Morton Place Historic District. Hunter and his partner Preston C. Rubush designed and developed a thirty-unit courtyard apartment building, The Buckingham, in 1909 - 1910. This building in which they both lived has received preliminary determination for individual listing in the National Register. As with the Reserve Loan Life Insurance Company Building, the firm heavily relied upon historic antecedents which were interpreted in finely detailed and executed exterior decoration in the buildings referenced above.
- (2) Articles of Incorporation. Railway Officials and Employes Life Association of Indianapolis, Indiana. Indiana State Library.
- (3) Throughout the period 1884 - 1899, Samuel Bellis and his son William K. and Chalmers Brown were involved with another insurance company which provided security for specific railroad workers, the U.S. Railway Passenger Conductor's Accident Association. In 1899, this association consolidated with Continental Casualty Company of Chicago. Samuel Bellis became the general manager of this company which serviced 125 different railroads, carrying 200,000 policies.
- (4) In 1902, there were forty-four life insurance companies headquartered in Indiana. From the Days of Knights: A History of the American United Life Insurance, 1877 - 1977 (Indianapolis: AUL, 1977), p. 29. According to a 1987 survey conducted by the same insurance company, today there are fifty-nine legal reserve life insurance companies based in Indiana. Due to less stringent state-imposed insurance regulations, Arizona and Texas have many more similar companies domiciled per state: 634 and 286 respectively.
- (5) Articles of Incorporation.
- (6) Best's Life Insurance Report (1938), n.p. Similar statistics available for two other Indianapolis-based life insurance companies, Insurance Department, Knights of Pythias and American Central Life Insurance Company, indicate similar percentages of growth. The Insurance Department increased insurance in force from \$46,000,000 in 1918 to \$121,000 in 1925. American Central Life completed its twenty-first year in 1920, with \$100,000,000 of insurance in force. From the Days of Knights, p. 59.

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- (7) The early medical examiner of the order, L.D. Witherill "seems to have been one of the earliest fraternalists to view death statistics scientifically. From 1877 to 1895, he found the life of female members as a rule was longer than that of males. He urged the order to recruit as many women members as possible." Terence O'Donnell, History of Life Insurance in its Formative Years (Chicago: American Conservative Company, 1936), p. 649.
- (8) Alvin Schmidt. Fraternal Organizations (Westport, Conn.: Greenwood Press, 1980), p. 175.
- (9) Another fraternal order with a large life insurance committment was also headquartered in Indianapolis. By 1930, The Knights of Pythias, a much larger organization, had suffered losses in membership which consequently affected a similar decline in the life insurance business. With the separation of the Insurance Department from the social aspects of the fraternal order, the United Mutual Life Insurance Company was created. In 1936, this company merged with Indianapolis-based American Central Life Insurance Company. The new company American United Life Insurance Company is today the largest such company in Indiana.
- (10) Rubush and Hunter Collection, Architectural Archives, Indiana Historical Society, "Specifications, " p. 7.
- (11) Patricia R. Casler, "The Architecture of Rubush and Hunter" (Master's Thesis, Graduate School of Architecture and Planning, Columbia University, 1985), p. 96.
- (12) Indiana, World War Memorial Law (1920, 1921), pp. 7 - 9.
- (13) Matlack Price, "Notes and Comments," The Architectural Record, 53 (June, 1923), p. 575.
- (14) Richard Seelye Jones, A History of the American Legion (Indianapolis: The Bobbs-Merrill Co., 1946), pp. 22 - 25.
In 1980, the Indianapolis Historic Preservation Commission conducted a Regional Center Survey. The Plaza was identified as a potential historic district for nomination to the National Register of Historic Places. The Central Library of Indianapolis-Marion County Public Library was individually listed in the National Register 8-28-75, U.S. Courthouse and Post Office 1-11-74.
- (15) Rubush and Hunter Collection, Drawings. All drawings are dated April 16, 1924.
- (16) Price, p. 575.
- (17) Best's Life Insurance Reports (1938 - 1941, 1986), n.p.
- (18) Indianapolis Star, May 23, 1943.
At this time State Life Insurance Company was located at 15 E. Washington Street.

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Previous documentation on file (NPS):

On May 2, 1988, M.A.R.O. rendered its preliminary determination that Reserve Loan Life Insurance Company appears to meet the National Register Criteria for Evaluation and will likely be listed in the National Register of Historic Places if nominated by the State Historic Preservation Officer according to the procedures set forth in 36 CFR Part 60.

NPS Project No: 10558IN