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Nat. Register of Historic Places National Park Service

United States Department of Interior National Park Service

1. Name of Property

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

	aternal Reserve A	ssociation					
other names/site nur	nber						
2. Location							
street & number city or town state Wisconsin	105 Washingto Oshkosh code	on Avenue WI county	Winnebago	code	N/A N/A 139	not for p vicinity zip code	54901
3. State/Federal A	Agency Certif	ication					
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State Historic Prese		er - Wisconsin					
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In my opinion, the prop (_See continuation shee			ational Register criter	ia.			
Signature of comment	ting official/Title	THE SECOND SECON		Date			
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Fraternal Reserve Association		Winnebago	Wisconsin
Name of Property		County and St	ate
4. National Park Service	Certification	1 A	
I hereby certify that the property is: I entered in the National Register. See continuation sheet. determined eligible for the National Register. See continuation sheet. determined not eligible for the National Register. See continuation sheet. removed from the National Register. other, (explain:)	Colon	N. Beall	7-2-16
	Signature of the I	Ceeper	Date of Action
5. Classification			
Ownership of Property (check as many boxes as as apply) X private public-local public-State public-Federal	Category of Property (Check only one box) X building(s) district structure site		noncontributing buildings sites structures
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Narrative Description (Describe the historic and current condition of the property on one or more continuation sheets.)

Fraternal Reserve Association Winnebago Wisconsin
Name of Property County and State

8. Statement of Significance

(Marl	icable National Register Criteria k "x" in one or more boxes for the criteria fying the property for the National Register listing.)	Areas of Significance (Enter categories from instructions)
<u>X</u> A	Property is associated with events that have made a significant contribution to the broad patterns of our history.	COMMERCE (A) ARCHITECTURE (C)
_B	Property is associated with the lives of persons significant in our past.	
<u>X</u> C	Property embodies the distinctive characteristics of a type, period, or method of construction	Period of Significance
	or represents the work of a master, or possesses high artistic values, or represents a significant	1914-1930 (A)
	and distinguishable entity whose components lack individual distinction.	1914 (C)
_D	Property has yielded, or is likely to yield, information important in prehistory or history.	Significant Dates
	eria Considerations k "x" in all the boxes that apply.)	
Prope	erty is:	Significant Person (Complete if Criterion B is marked)
_ A	owned by a religious institution or used for religious purposes.	N/A
_B	removed from its original location.	
_ C	a birthplace or grave.	Cultural Affiliation
_D	a cemetery.	N/A
_E	a reconstructed building, object, or structure.	
_ F	a commemorative property.	Architect/Builder
_ G	less than 50 years of age or achieved significance within the past 50 years.	Auler, Henry
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Narrative Statement of Significance

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

Fraternal Reser				Winnel		Wisconsin
Name of Propert	.y			County a	and State	
9. Major Bib	liographic F	References				
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name/title	Danielle	Euer, Associate				
organization	MacRos	tie Historic Advisors			date	July 24th, 2015
street & numb		ackson Boulevard, Suite 114		**	telephone	(312) 786-1700
city or town	Chicago		state	IL	zip code	60604

Fraternal Reserve Association Winnebago Wisconsin

Name of Property County and State

Additional Documentation

Submit the following items with the completed form:

Continuation Sheets

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

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

Photographs Representative black and white photographs of the property.

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

Property Owner

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

name/title

organization Date
street & number telephone
city or town state WI zip code

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

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

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Fraternal Reserve Association Oshkosh, Winnebago Co., WI

Summary Description

The Fraternal Reserve Association (FRA) Building, located at 105 Washington Avenue in Oshkosh, Wisconsin, is a four-story office building with a rectangular footprint and massing, a regular fenestration pattern, and a flat roof. Designed by prominent Oshkosh architect Henry Auler and completed in 1914 in the popular Georgian Revival style, the building exhibits Classically-inspired forms and detailing including a symmetrical tripartite massing, red brick exterior cladding, a pedimented entry door surround, a pilastered upper level with large arched window openings, and limestone detailing. The FRA Building's primary north elevation faces Washington Avenue and has a minimal setback typical of Oshkosh's downtown commercial areas. A large paved parking lot is located just south of the building. The building is currently vacant.

Narrative Description

Setting and Site

The Fraternal Reserve Association building is situated on a flat, irregularly-shaped lot located at the southeast corner of Washington Avenue and State Street. A concrete sidewalk runs along the primary north elevation and provides access to the primary entrance. The east elevation fronts a small park with a paved central space and ornamental plantings on the perimeter in the triangle formed between Washington Avenue, State Street, and the FRA building. A paved parking lot is located south of the building and an access drive creates the western border of the property. The building is located in a primarily commercial area, with a one-story commercial building located to the west.

Exterior

The building's exterior massing is divided into three main components seen on all four facades: a two-story base, a two-story mid-section, and an upper level entablature and parapet. The building's base consists of a raised foundation, which is identified as the first floor, and the second floors. The first floor is clad in ashlar Bedford limestone and is regularly fenestrated with unadorned window openings with one-over-one double hung windows. The second floor is clad in red brick with rusticated detailing and low arched window openings with brick voussoir detailing and limestone keystones, containing groupings of two and three double hung windows with upper transom lights.

Above a limestone belt course, the building's two-story midsection displays regular fenestration set within a colonnade of red brick pilasters with Doric limestone capitals and bases. Third floor windows set between the columns are one-over-one double hung windows, some in groupings of two and three

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Fraternal Reserve Association Oshkosh, Winnebago Co., WI

with upper transom lights. The double-height fourth floor displays large arched windows along the primary north and west elevations and the secondary south elevation. Arched window openings include groupings of three double hung windows topped by large fanlights with decorative brick voussoirs and limestone keystones and imposts.

Above the midsection's pilasters, a continuous entablature at the top of the building is composed of a limestone architrave, a red brick frieze, and a large protruding limestone cornice. A red brick parapet, with unadorned limestone coping, rests atop the building's upper entablature.

Set close to Washington Avenue, the building's elongated, seven bay-wide, primary (north) side is the building's most highly ornamented façade. In addition to Classically-inspired tripartite massing and ornamentation and upper level arched windows, the highly symmetrical facade displays a sidewalk-level entry door assembly composed of glass and aluminum double doors with a high clear glass transom, all framed within a large limestone door surround with a heavy pedimented hood supported by ornate stone brackets. The door surround's entablature, which originally held limestone engraved with "Fraternal Reserve Association" has been covered with black glass. Two, low, limestone cheek walls flank the entryway and support original decorative light poles. Two third floor windows, one at each end of the north facade, display decorative limestone surrounds topped with flat stone cornices. The building's narrow four-bay wide west facade displays similar massing and ornamentation with Classical-inspired tripartite massing, centered upper level arched windows, and third floor windows displaying similar decorative limestone surrounds.

The building's secondary south facade faces a former alley and a large paved parking lot to the south. The elongated south facade displays the same Classically-inspired tripartite massing seen on the other facades, and the west end displays a symmetrical massing of large windows including three fourth floor arched windows. The east end of the south facade is irregularly fenestrated with smaller unadorned double hung window openings. A utilitarian surface level stair connects the former alley down to a first floor service entrance. A large red brick chimney is located in the center of the south facade. A metal fire escape, added sometime after the building's completion, cantilevers out from the east end of the south facade.

The building's secondary east facade displays the same Classically-inspired tripartite massing on the other facades, though instead of centered double height arched windows, the fourth floor displays two stories of unadorned window openings with double hung windows. A former secondary building entrance centered at the east elevation displays two door openings joined by a single decorative limestone surround. As at the primary north and west facades, the narrow five bay-wide east facade displays third floor windows with similar decorative limestone surrounds.

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Fraternal Reserve Association Oshkosh, Winnebago Co., WI

Interior

The FRA Building retains its historic interior spatial layout and many of its original interior finishes and decorative elements. Accessed by the building's main Washington Avenue entrance, the north entrance lobby retains its original spatial volume, its original plaster walls and marble wainscoting, and its original main stairwell which connects all of the building's four floors. A secondary stair running from the third to the fifth floor is centrally located on the southern side of the building. A third stair, accessible from the east service doorway, runs from the first to the second floor. All three stairs retain their original metal newel posts, balusters, and handrails.

The FRA Building's four floors all retain their historic interior spatial layout and are all nearly identical in plan, with center corridors connecting perimeter offices, public spaces, and service rooms. The center corridors on the first and second floors display original plaster walls, marble wainscoting, and mosaic tile floors. The third floor's center corridor displays original plaster walls, wood chair rails, and mosaic tile floors. The first, second, and third floor corridors retain many of their original wood and glass office doors and transom lights, door hardware, and wood door trim. The fourth floor corridor retains its original spatial layout, though its original finishes and decorative elements have been replaced.

As in the corridors, the perimeter offices at the first, second, and third floors retain their original spatial layout along with most of their significant original wood wall base, chair, rail, and ceiling trim, original wood doors and transoms, and original wood window trim. Fourth floor offices and public spaces were reconfigured by previous owners and most of the original finishes and decorative elements have been replaced, though a decorative brick fireplace survives in an original fourth floor office.

While the three lower floors of the building historically housed FRA offices and tenant spaces that overall remain intact, the building's fourth floor originally housed a double height meeting hall at its west end and a double height dining room at its north end. Both of these spaces were reconfigured after the FRA left the building in 1930, with their historic finishes removed or covered over and the double height space divided into two separate floors with construction of a new floor in the 1950s. Today the fourth floor is used for office functions. The low-ceilinged fifth floor mezzanine today is used for storage.

Integrity

The Fraternal Reserve Association Building retains a high degree of integrity, having retained original features and materials on the exterior as well as having retained much of the original plan and interior finishes. The building's original Classically-inspired massing, exterior red brick cladding, and exterior limestone detailing remain completely intact and continue to express important characteristics of the

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Georgian Revival style. The building retains its original fenestration pattern and though all original exterior window sashes have been replaced and exterior window casings have been wrapped in aluminum, all openings, interior wood trim, and decorative features remain intact.

The building's basic interior spatial layout also remains intact, especially on the first, second and third floors including plan and finishes. Though the original fourth floor meeting hall and dining room were infilled in the 1950s, the building continues to convey its significance as an office building for an early twentieth century fraternal organization.

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Fraternal Reserve Association Oshkosh, Winnebago Co., WI

Summary Statement of Significance

The Fraternal Reserve Association (FRA) Building at 105 Washington Avenue in Oshkosh, Wisconsin, is locally significant under National Register Criterion A, in the area of Commerce for its associations with one of Wisconsin's largest fraternal benefit societies. The FRA Building is also locally significant under National Register Criterion C, in the area of Architecture as an excellent Oshkosh example of Georgian Revival style architecture. Designed by prominent Wisconsin architect Henry Auler (1884-1951), the building retains the characteristics of the Georgian Revival style including a Classically-inspired tripartite composition, symmetrical red brick-clad facades, a flat roof, and abundant use of Classically-inspired ornamentation including brick and limestone pilasters, arched windows with limestone keystones, door and window surrounds, and an upper level entablature.

The period of significance for the Fraternal Reserve Association Building under Criterion A spans from 1914, the year the building was completed, to 1930, the year the Fraternal Reserve Association left the building following a merger with Equitable Fraternal Union. The period of significance under Criterion C is 1914, the date of construction.

The building is currently vacant.

Narrative Statement of Significance

History of Oshkosh, Wisconsin

The area that later became the city of Oshkosh, Wisconsin, was first permanently inhabited by European settlers in 1836, the year that the Menomonee tribe ceded the area to the United States. The availability of inexpensive land and the site's strategic location along Wisconsin's Fox River, which linked the western inland markets to eastern markets via the Great Lakes, made it a popular settlement location in the early 1800s. Originally comprised of two separate settlements – Brooklyn, located south of the Fox River, and Athens, located north of the river – in 1840 the combined villages were renamed "Oshkosh" in honor of the area's former Menomonee chief.

Originally a fur trading community, migration to the Oshkosh area increased throughout the nineteenth century as fur trading soon gave way to the burgeoning lumber industry as the city's driving economic force. The Fox River which ran through the center of Oshkosh provided power for large riverfront lumber- and gristmills which attracted capital and immigrants to the community. The city of Oshkosh incorporated in 1853 and six years later, the Chicago NorthWestern Railroad established a rail line

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Fraternal Reserve Association Oshkosh, Winnebago Co., WI

from Fond du Lac into the city, allowing wider distribution of goods and products and firmly linking Oshkosh to Chicago, the nation's leading lumber market.¹

The exponential growth of Oshkosh's lumber industry over the next decades inspired the city's moniker "Sawdust City" as the number of mills grew from less than a dozen in the mid-1860s to over 60 by 1874. Early Oshkosh was also home to notable wood product manufacturers including the Morgan Company, a wood window and door maker established in Oshkosh in 1855, and the Buckstaff-Edwards Company, established in Oshkosh in 1865 and among the largest wood casket and casket trimming maker in the country. By 1890, the population of Oshkosh had grown to nearly 23,000 and was served by four different railroads.

Many non-lumber and non-furniture related companies also called "Sawdust City" home. The area's largest manufacturers of clothing, Grove Manufacturing Company, was established in Oshkosh in 1895 and later became better known as the OshKosh B'Gosh Overalls Company. The brewing industry was a great source of revenue for the city and was closely linked to the German heritage of the area's immigrants. The city's best-known brewery, the Oshkosh Brewing Company, was established in 1849. As early as the mid-1850s, the city also had many well-established small businesses including grocers, meat markets, blacksmiths, hotels, retail, hardware, and liquor stores with North Main Street on Oshkosh's North Side becoming the city's commercial center. The diversification of Oshkosh's industrial and commercial activity cemented the city's economic success and by 1900, the overall population of Oshkosh and the surrounding Fox River Valley was second in size in the state only to the city of Milwaukee.

Fraternal Organizations and Fraternal Benefit Societies

With the rapid industrialization of Midwestern cities like Oshkosh, fraternal organizations and benefit societies delivered a pathway to social capital for the working class and immigrant populations by providing disparate cultural groups access to powerful social institutions. In addition to serving social functions, fraternal organizations also offered low-cost insurance policies that provided income in the event of injury, illness, or death of the insured. According to *Cultural Resource Management in*

¹ WHS Library-Archives St, Wisconsin-A Brief History. Wisconsinhistory.org: 2009.

² HNTB, Final Report: Intensive Survey for the City of Oshkosh, Wisconsin, N.p.: HNTB, 1981. p3.

³ Publius V. Lawson, *History, Winnebago County, Wisconsin: Its Cities, Towns, Resources, People, Vol. 1* (Chicago: C.F. Cooper and Company, 1908), 526-528.

⁴ HNTB, p3.

⁵ Mead & Hunt, Historic Resources Survey: City of Oshkosh, N.p.: City of Oshkosh, 2006. p10

⁶ Mead & Hunt, p21.

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Fraternal Reserve Association Oshkosh, Winnebago Co., WI

Wisconsin, fraternal organizations played a vital role in modernizing the social order, in a way that has come to define modern American culture.⁷

Stemming from modern European "friendly societies," American sick and funeral benefit societies and life insurance societies operated in some form in North America as early as the 1630s and 1640s. The promise of guaranteed benefits from a shared-value system free from the stigma of dependency or charity appealed to societies' membership base of primarily working class wage earners. By 1890, fraternal benefit societies had at least 1.3 million members. By 1919 there were more than 8.5 million. By 1920, members of societies carried over \$9 billion worth of life insurance. With the possible exception of religious congregations, more pre-Depression Era Americans belonged to fraternal societies than any other kind of voluntary social association.

While fraternal organizations provided upward mobility to male immigrants in the United States, the very structure of such organizations was founded on the principle of exclusivity. Therefore, fraternal organizations created what is defined in Cultural Resource Management of Wisconsin as "pluralistic societies" where previously disenfranchised populations were afforded opportunities to engage in civic development which redefined social hierarchy, but also reinforced racial and gender inequities.¹⁰ Fraternals provided a network for collective association through a form of fictive kinship. 11 Rituals, initiation rites, and the exclusion of women created a male bond between members who monopolized the political landscape in early American history. Cultural Resource Management of Wisconsin presents these organizations as divided into two distinct categories: the "club" or "recreational" type, which formed social networks and built political legitimacy through philanthropy as well as civic and moral reform campaigns, and the "instrumental" type which primarily served as private insurance for workers industrial workers and tradesmen. 12 Although instrumental-type fraternal organizations served less of a social function, these organizations were modeled after the archetype "club" organizations which are more often referred to colloquially as "secret societies", such as the Freemasons. Though they sometimes retained the vestiges of exclusive membership and philanthropic and ritualistic programs celebrated by the more mainstream Freemasons, Elks, and Oddfellows, fraternal benefit societies usually channeled the majority of their membership activities and dues into the administration of popular insurance programs, and even sometimes loan and mortgage lending programs.

⁷ Barbara Wyatt, editor. Cultural Resource Management in Wisconsin. Madison, State Historical Society of Wisconsin, 1986, p.1

⁸ David T. Beito, From Mutual Aid to the Welfare State: Fraternal Societies and Social Services, 1890-1967. Chapel Hill: University of North Carolina Press, 2000. p14.

⁹ Beito, p2.

¹⁰ Ibid

¹¹ Clawson, Mary Ann, "Nineteenth Century Women's Auxiliary and Fraternal Orders" Signs 12. Winter 1986. p40.

¹² Ibid

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Fraternal Reserve Association Oshkosh, Winnebago Co., WI

After federal New Deal reforms of the Great Depression, working class Americans' reliance on fraternal benefit societies waned, though many benefit societies have survived into the twenty-first century. The impact of early fraternal benefit societies continues: two of the three leading modern life insurance companies, Prudential and Metropolitan Life, evolved from earlier fraternal benefit societies.

Fraternal Organizations in Oshkosh, Wisconsin

The rise in popularity of fraternal organizations is presented in *Cultural Resource Management in Wisconsin* over four distinct periods: Origins and Growth (1823-1865), Peak Activity (1866-1910), Transformation (1911-1945) and Decline (1945-present). The Peak Activity and Transformation periods are most relevant to the development of fraternal organizations in Wisconsin as the early twentieth century was a time of increased civic engagement on the part of local businessmen in which fraternal organizations played a large role through social and economic development of cities. The Fraternal Reserve Association was one of many fraternal organizations in early twentieth century Oshkosh, including the Freemasons, the Benevolent and Protective Order of Elks, the Loyal Order of Moose, the Independent Order of Oddfellows, and the Equitable Fraternal Union.

Since the city's founding, fraternal organizations played an important role in Oshkosh's social and economic development. The Fox River Valley Lodge of the Free and Accepted Masons, established in 1849, was the first of these organizations, followed by the Independent Order of the Odd Fellows, as well as the Elks, Moose, and Eagles, each with their own local membership and later with their own local headquarters facilities.

Near the close of the American Civil War (1861-1865), Oshkosh saw the formation of its first service groups and fraternal benefit societies which provided charitable assistance to Union soldiers and their dependent families. The numbers and missions of local fraternal organizations expanded as the city of Oshkosh grew in size and affluence. The 1919 Oshkosh Directory listed 29 "secret societies" in Oshkosh, including the city's only fraternal benefit societies, the Equitable Fraternal Union founded in 1897, and the Fraternal Reserve Association founded in 1902.

Many of Oshkosh's large fraternal organizations purchased and sometimes built dedicated meeting halls, recreational facilities, club houses, or other fraternal buildings within the city's downtown commercial district. These buildings often displayed elaborate architectural designs, including decorative motifs and signage that celebrated the organization. These organizational facilities were fully funded by membership dues and often contained small lodge halls, offices, libraries, classrooms for small assemblies, and ballrooms, auditoriums, gymnasiums, bars, and dining rooms for large

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Fraternal Reserve Association Oshkosh, Winnebago Co., WI

public events. According to *Cultural Resource Management in Wisconsin*, "It was not uncommon for communities of under a thousand in population to have 10 to 15 lodges representing a variety of fraternal groups. Of course, this surprisingly high ratio is partially explained by the fact that many persons held multiple memberships. Nevertheless, it is clear that fraternal organizations formed a central focus of social life in the mid-to late-nineteenth century. They were important cultural institutions that played an instrumental role in the maintenance of group life, particularly in the more isolated rural communities."

Oshkosh's surviving fraternal halls include the Loyal Order of Moose Hall at 316 Court Street (completed 1875); the Independent Order of Oddfellows Hall at 103-105 Algoma Boulevard (completed 1884, a contributing property in Oshkosh's North Main Street Historic District); Elks Club Lodge #292 at 431 Jefferson Street (completed 1913); Henry Auler's the Fraternal Reserve Association Building at 105 Washington Avenue (completed 1914); architects Auler, Jensen & Brown's Oshkosh Masonic Temple at 204 Washington Avenue (completed 1925); and architects Auler & Jensen's Fraternal Order of Eagles Club at 405 Washington Avenue (completed 1928). Auler & Waters also designed the Equitable Fraternal Union Building in nearby Neenah, Wisconsin (completed 1908), the home of another Wisconsin fraternal benefit society with whom the FRA merged in 1930.

At its completion in 1914, the Fraternal Reserve Association Building was among the largest fraternal organization buildings in the Fox River Valley and remains among the most intact of Oshkosh's surviving fraternal organization buildings.

History of the Fraternal Reserve Association (FRA)

The Fraternal Reserve Association (FRA) is locally significant under National Register Criterion A for its associations with one of Wisconsin's largest fraternal benefit societies. The FRA is also believed to have been the only U.S. fraternal organization to have its national headquarters located in Oshkosh, Wisconsin.

The FRA was incorporated on August 8, 1902 in Oshkosh as a mutual health, accident, and life insurance society serving both men and women. The FRA was established by eleven local men of influence in Oshkosh and beyond. These early members included including George A. Buckstaff of the Buckstaff-Edwards Company; Dan Witzel, a local cigar maker; A. H. Goss, a local judge; and Emmet R. Hicks, a former Wisconsin State Attorney General who served as the FRA's first Supreme President (Hicks was also previously been associated with the Oshkosh Chapter of the Equitable Fraternal Union, a similar organization established in 1894 in Neenah. Wisconsin). ¹³ Clarence M

^{13 &}quot;Equitable Fraternal Union And Fraternal Reserve Association To Become One," The Friend & Guide, Vol. XXXII, No. 12.

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Fraternal Reserve Association Oshkosh, Winnebago Co., WI

Robinson, the FRA's first Supreme Secretary, and John R. Evans, the FRA's first Supreme Vice-President, were prominent Oshkosh business owners and E. R. Williams, the FRA's first Supreme Treasurer, was the Vice President of the Old Commercial Bank of Oshkosh. The Board of Supreme Judges boasted a circuit court judge, a former speaker of the Wisconsin legislature, and the City Clerk of the City of Oshkosh. Dr. Frank Williams, a noted specialist in lung diseases and a former military captain, acted as the home office's first Supreme Medical Examiner and was a critical figure in the physical assessments of life and illness insurance customers.¹⁴

In its first decade, the FRA's rate of growth was ambitious. In the organization's first year, at least fifty FRA lodges opened across Wisconsin (the Madison Council was incorporated November 25, 1903 as Lodge Number 50). In 1904, the FRA had a benefit membership of 2,226 men and women, and a social membership of 64. ¹⁵ Over the next 10 years, the FRA averaged 13.5 new lodges a year. ¹⁶ In addition to life insurance, the FRA offered old age and disability benefits. ¹⁷

The FRA began, like most other fraternal benefit societies, as an "assessment society" whose life insurance claim amounts were collected after the death of the insured to be disbursed to the deceased's family. Upon the death of any FRA member, the organization's living members were assessed incidental fees to cover the organization's fulfillment of the claim. Though the dominant fraternal benefit society financial structure worked well into the twentieth century, the assessment society model had serious shortcomings; primarily that societies using this model were unable to accumulate reserve funds to aid in the event that claims exceeded reasonable assessments. In the 1890s, as the population of original society members aged, assessments rose annually, driving many young and less affluent members to leave the societies for less expensive alternatives and compounding the problems caused by rising assessments. In 1912, ten years after the organization's founding, the Oshkosh Fraternal Reserve Association was among the first fraternal benefit societies to engage with the Wisconsin Office of the Commissioner of Insurance to transition to a more stable "level premium reserve basis" model, taking "great pride" in adopting a "sound rate plan which has since been adopted by many other societies." Level premium reserve basis promised that premiums, based on health, occupation, and lifestyle, did not increase over the life of the member, but were high enough to accumulate sufficient reserves.

[Neenah, Wi.]: August 1929. p3

¹⁴ "Officers of F.R.A. Same as 20 Years Ago." *The Capital Times*, July 22, 1922. p3.

¹⁵ Statistics, Fraternal Societies, 1904. Rochester, NY: Fraternal Monitor, www.hathitrust.org (accessed September 2014). p65

¹⁷ Statistics, fraternal societies. 1904. p65

¹⁸ Dawson, Miles Menander. Assessment Life Insurance: A Treatise Showing the Origin, Development and Condition of the Assessment System of Life Insurance. New York: The Spectator Company, 1896. p 3-4

¹⁹ Beito p131-135

²⁰ "Officers of F.R.A. Same as 20 Years Ago." p3

²¹ Ibid

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The forward-thinking actions of the FRA's supreme officers in 1912 ensured that the organization became one of the most stable fraternal benefit societies in the state. In 1912 the Fraternal Reserve Association was touted by the *Oshkosh Daily Northwestern* to be the "best and strongest of the younger fraternal organization[s] of the country." By 1912, the organization's approximately 15,000 members and 185 local councils were spread across Wisconsin, Michigan, Illinois, and South Dakota. By the time construction had begun on the FRA home office building in Oshkosh, the association boasted 188 subordinate lodges, 11,309 benefit members, 121 social members, and had begun issuing renewable certificates. The FRA continued to grow through the 1910s, and as they did the complexity of coverage increased. By 1919 the organization was one of only a small percentage of insurance organizations to add whole-family protection to their list of offerings. ²³

With a growing membership base, the FRA's home office in Oshkosh was a hub of activity. In addition to the many Oshkoshians employed in the FRA's home office, in 1912 it was reported that the organization employed 146 people outside of the city including 6 state managers, 45 district managers and 95 local managers. According to a local newspaper account, total assets of the Association in October 1912 were slightly more than \$192,000 with membership largely composed of comparatively young people with the average age being 34.5 years old. 25

History of the Fraternal Reserve Association Building

In response to rapid growth the Fraternal Reserve Association began construction on one of the grandest commercial buildings in downtown Oshkosh, to serve as its new headquarters. Located at the southwest corner of Washington Avenue and State Street, the new building's site was in the center of Oshkosh's busy business district. The FRA selected renowned local architect Henry Auler to design the project with C.R. Meyer and Sons chosen as the builders, and began construction in 1913. The estimated cost of the building's construction was between \$50,000 and \$60,000. Upon its completion the building was called "one of the most notable structures of a business, public or semi-public character erected in Oshkosh."²⁶

The Fraternal Reserve Association Building was designed for lodge purposes as well as for housing offices both for supreme officers and for rent by private businesses. With each floor richly finished, Auler's design ensured that "everything on all the floors will be of the best and in through harmony

²² "Election of F.R.A." The Daily Northwestern, October 12, 1912.

²³ Statistics, Fraternal Societies, 1919. Rochester, NY: Fraternal Monitor, www.hathitrust.org (accessed September 2014). p66

²⁴ "Election of F.R.A."

²⁵ "Election of F.R.A."

²⁶ "An Oshkosh Office Building." The Daily Northwestern. May 23, 1914. p1

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from an artistic and utilitarian standpoint."²⁷ The first and second floors, built to be entirely devoted to rentals for private businesses, had red and golden oak trim with tile mosaic floors in the corridors. Office floors were lined with linoleum tile flooring on the first floor and maple flooring on the second floor. The building's main stair was of marble, as was the wainscoting on both the first and second floors. The third floor offices, finished in the same way as second floor offices, contained rental office space and offices for FRA's supreme officers. The fourth floor housed the FRA's lodge functions and included a double height main hall large enough to conduct lodge business as well as house public gatherings and events. There was also a fourth floor dining room, kitchen, check room, and parlors for both ladies and gentlemen. These finishes remain intact.

Even before the building was completed in 1914, there were a number of rental applications submitted for office space by those businesses "who have been quick to realize the benefits of having their offices in a building of thoroughly modern construction and located on the most central and desirable corners in the downtown district of the city." The Wisconsin State Fraternal Association Convention in 1914 was held in the new home office building to celebrate its opening.

FRA's competitive insurance products sold well among Midwestern Americans and led the organization to great success between 1914 and 1930, with FRA's net worth peaking at \$17.5 million. In 1930, the FRA merged with the Equitable Fraternal Union to become the Equitable Reserve Association, an organization with which FRA had been closely aligned. The new organization became the largest and most influential fraternal benefit society in the State of Wisconsin.²⁹

After the merger, the new organization's home office was moved to Neenah and the Fraternal Reserve Association Building in Oshkosh was sold to a commercial property owner. The building remained virtually unchanged until the mid-1950s when a fifth floor was created by infilling the two-story fourth floor spaces. The building's exterior and many of its interior finishes and detailing remain intact.

Georgian Revival Architecture

The Fraternal Reserve Association is also locally significant under National Register Criterion C as an excellent intact example of early twentieth century Georgian Revival style architecture. The Georgian Revival style is one of a number of closely related historic revival architectural styles that developed in the late 19th and early 20th centuries. The style's popularity was, in part, due to a renewed interest

²⁷ "Front Elevation of the New Fraternal Reserve Association Home, Facing Washington Street." *The Oshkosh Daily Northwestern*, August 13, 1913. p5.

²⁸ "Front Elevation of the New Fraternal Reserve Association Home, Facing Washington Street." p5

²⁹ "Equitable Fraternal Union And Fraternal Reserve Association To Become One." p1.

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in both ancient and Renaissance Classical design as well as in the early architectural materials and forms of colonial America and the early republic.

The display of early American furniture, objects, and historically accurate colonial-style buildings at Philadelphia's Centennial Exhibition of 1876 ignited public curiosity in the country's early history and revealed to many visitors their own country's artistic and architectural heritage. The early Americaninspired Georgian, or Colonial, Revival style gained traction in post-Civil War America as a building aesthetic both for residential design and for larger public projects. The Georgian Revival style increased in popularity during the renovation of the White House in 1902. It resurged again in the 1910s through World War I and the 1920s. The late 1920s restoration of Williamsburg, Virginia, by John D. Rockefeller, Jr., and his architects led by William Graves Perry of Perry, Shaw, & Hepburn helped sustain the style through the 1940s, making the Georgian Revival a popular, conservative, and even patriotic aesthetic throughout the first half of the twentieth century, deemed universally appropriate style for almost any building type or size.

The Fraternal Reserve Association is the most intact example of a Georgian Revival style building in the city of Oshkosh. While other public and private buildings may share mass and detailing, the Fraternal Reserve Association is unique in that it embodies most of the defining characteristics in a single building including the use of red brick with limestone detailing, the tripartite composition with neoclassical design elements, and a symmetrical façade with a hooded central door.

Henry Auler (1884-1951)

The architect of the Fraternal Reserve Association Building, Henry Auler, was a regionally significant architect who worked during the first half of the 20th century primarily in east-central Wisconsin. Auler was born in and attended public school in Oshkosh before taking structural engineering courses at the University of Wisconsin. He also gained practical design and drafting experience in numerous firms throughout the state. In 1907 Auler returned to Oshkosh and opened his own practice. Soon after, Auler began working with William Waters, a noted Oshkosh architect of the time. Auler collaborated with Waters for the design of the Fraternal Reserve Association Building and the Equitable Fraternal Union Building in nearby Neenah, Wisconsin (completed 1904).

After Waters' death in 1917, Auler formed a partnership with architect James P. Jensen. The firm of Auler & Jensen designed many public buildings including Oshkosh and Ripon high schools. After architect Wallace H Brown joined in the early 1920s, the firm became known as Auler, Jensen & Brown., Henry Auler, along with Jensen and Brown, designed numerous public buildings as well as private residences, many of which are now listed on the National Register of Historic Places. The most notable of which are the Wisconsin National Life Insurance Building, Oshkosh (1925, NRHP)

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Fraternal Reserve Association Oshkosh, Winnebago Co., WI

82000737), the Paine Thrift Bank, Oshkosh (1929, NRHP 86001392), the Longfellow School (Ripon, NRHP 97000325), and the Oshkosh Daily Northwestern Newspaper Office (1930, NRHP 82000732). Auler, Jensen & Brown also designed two fraternal organization headquarters in downtown Oshkosh: the Oshkosh Masonic Temple at 204 Washington Avenue (1925), and the Fraternal Order of Eagles Club at 405 Washington Avenue (1928).

After Jensen's death in 1935 and Brown's departure during World War II, Auler again reorganized his firm, renamed Auler, Irion & Wentsch in 1947. He continued as a leading community architect until his death in 1951. In addition to his practice, Henry Auler also served as the president of the Wisconsin State Association of Architects and the director of the Oshkosh National Bank.

Conclusion

The Fraternal Reserve Association Building in Oshkosh, Wisconsin, played an important role in the economic and social development of the city. The rapid growth of the FRA, its extensive membership across the Midwest, and its influential leadership attest to the importance of the association within the city of Oshkosh. The building remains an excellent local example of Georgian Revival style architecture and retains integrity and significance to make it eligible for listing under National Register Criterion A and C.

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Fraternal Reserve Association Oshkosh, Winnebago Co., WI

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Fraternal Reserve Association Oshkosh, Winnebago Co., WI

Insert Boundary Descriptions

Verbal Boundary Description:

The boundary is the entire parcel associated with the Fraternal Reserve Association building and the address 105 Washington Avenue. Washington Avenue forms the northern boundary and State Street forms the eastern boundary. Based on Sanborn maps, this appears to correspond to the historic boundary of the building.

Boundary Justification:

The boundaries encompass the entire parcel of land associated with the Fraternal Reserve Association building in Oshkosh, Winnebago County, WI.

___End of Boundary Descriptions

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Section Photos Page 1

Fraternal Reserve Association Oshkosh, Winnebago Co., WI

Insert Photo Descriptions

Name of Property: Fraternal Reserve Association

City or Vicinity: Oshkosh

County: Winnebago State: Wisconsin

Photographer:

MacRostie Historic Advisors 53 West Jackson Blvd, Suite 1323

Chicago, IL 60604

Date Photographed: August 6, 2014

Location of Original Digital Files: Wisconsin Historical Society, Madison, WI

Description of Photograph(s) and Number:

1 of 14: Primary north and east elevations, looking southwest

2 of 14: West and south elevations, looking northeast

3 of 14: South elevation, looking north

4 of 14: Detail of west elevation, looking east

5 of 14: Main staircase, looking northeast

6 of 14: First floor corridor, looking east

7 of 14: First floor corridor, looking west

8 of 14: First floor corridor, detail of mosaic flooring

9 of 14: Second floor office, looking west

10 of 14: Third floor corridor, looking east

11 of 14: Third floor office, looking east

12 of 14: Fourth floor office, looking east

13 of 14: Fourth floor stairwell, looking east

14 of 14: Fourth floor office, window detail

End of Photo Description

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Section Figures Page 1

Fraternal Reserve Association Oshkosh, Winnebago County, WI

Insert Figures

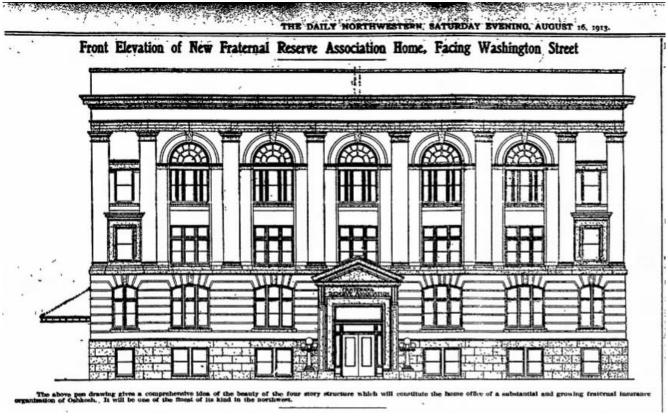


Figure 1: Fraternal Reserve Association building, The Daily Northwestern, August 16th, 1913.

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Figure 2: Newly constructed Fraternal Reserve Association Building in 1914 (a postcard).

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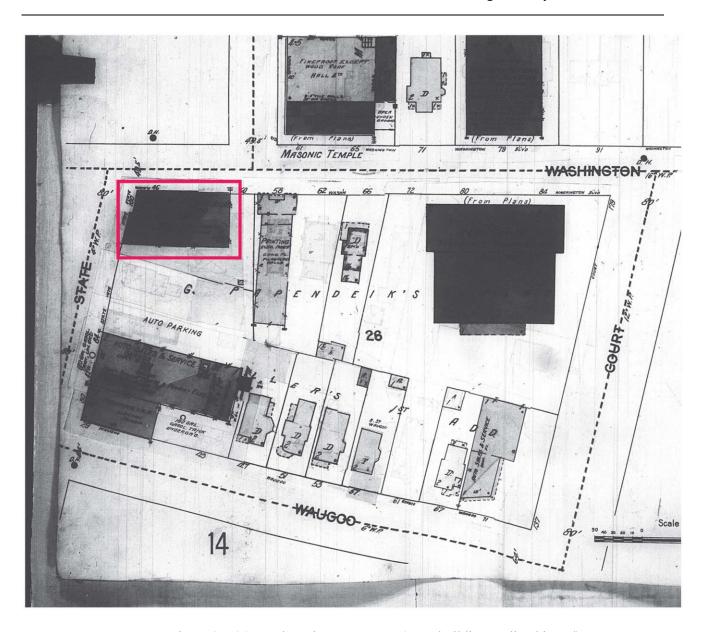


Figure 3: 1945 Sanborn insurance map (FRA building outlined in red).

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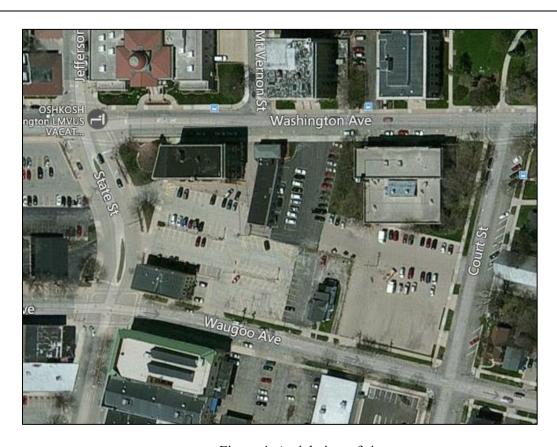


Figure 4: Aerial view of site.

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Figure 5: Blueprint of north elevation by architect Henry Auler.

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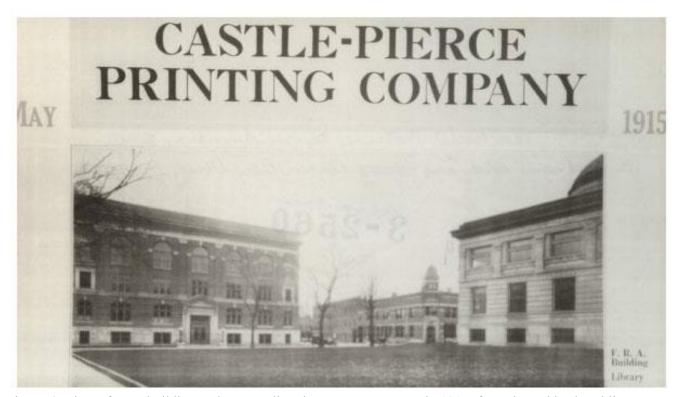


Figure 6: View of FRA building and surrounding downtown structures in 1915, from the Oshkosh Public Museum.

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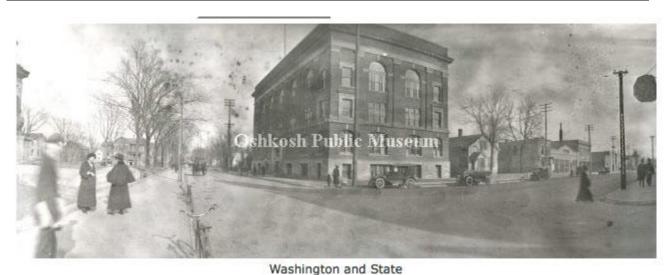


Figure 7: Corner of Washington Avenue and State Street in Oshkosh, 1915.



Washington and Mount Vernon Street

Figure 8: View of FRA building from the corner of Washington Avenue and Mount Vernon Street, in 1915.

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Fraternal Reserve Association Convention

Figure 9:Fraternal Reserve Association convention in 1914.

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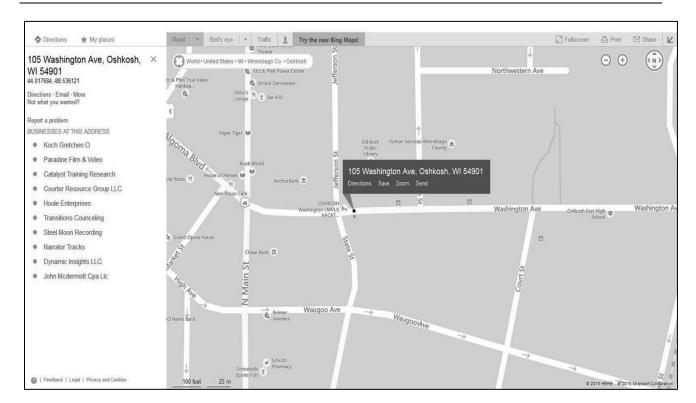
Image 10: Fraternal Reserve Association Building (date unknown), from the Oshkosh Public Museum.

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Fraternal Reserve Association Oshkosh, Winnebago County, WI



Fraternal Reserve Association Building 105 Washington Avenue – Oshkosh, Wisconsin 54901 Latitude 44.017684

Longitude: -88.536121

*Coordinates based on WGS 84

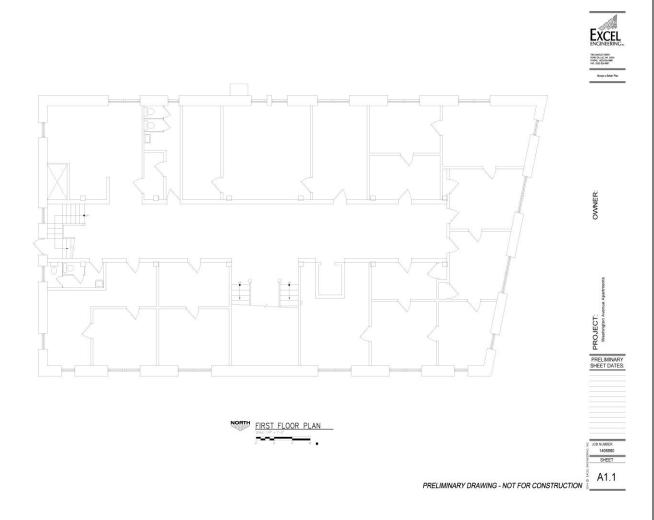


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Oshkosh, Winnebago County, WI Fraternal Reserve Association





Not to scale





























UNITED STATES DEPARTMENT OF THE INTERIOR NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES EVALUATION/RETURN SHEET

REQUESTED ACTION: NOMINATION
PROPERTY Fraternal Reserve Association NAME:
MULTIPLE NAME:
STATE & COUNTY: WISCONSIN, Winnebago
DATE RECEIVED: 12/18/15 DATE OF PENDING LIST: 1/15/16 DATE OF 16TH DAY: 2/01/16 DATE OF 45TH DAY: 2/02/16 DATE OF WEEKLY LIST:
REFERENCE NUMBER: 15001048
REASONS FOR REVIEW:
APPEAL: N DATA PROBLEM: N LANDSCAPE: N LESS THAN 50 YEARS: N OTHER: N PDIL: N PERIOD: N PROGRAM UNAPPROVED: N REQUEST: N SAMPLE: N SLR DRAFT: N NATIONAL: N
COMMENT WAIVER: N ACCEPTRETURNREJECT Z - Z - / EDATE
ABSTRACT/SUMMARY COMMENTS: Latered in The Netional Register of Historic Places
RECOM./CRITERIA
REVIEWER DISCIPLINE
TELEPHONE DATE
DOCUMENTATION see attached comments Y/N see attached SLR Y/N
If a nomination is returned to the nominating authority, the nomination is no longer under consideration by the NPS.

GLENN GROTHMAN 6TH DISTRICT, WISCONSIN

COMMITTEE ON EDUCATION AND THE WORKFORCE

COMMITTEE ON THE BUDGET

COMMITTEE ON OVERSIGHT AND GOVERNMENT REFORM

JOINT ECONOMIC COMMITTEE



501 CANNON BUILDING WASHINGTON, DC 20515 (202) 225-2476

1020 SOUTH MAIN STREET SUITE B FOND DU LAC, WI 54935

GROTHMAN HOUSE GOV

November 5, 2015

Wisconsin Historic Preservation Review Board c/o Peggy Veregin Wisconsin Historical Society 816 State Street Madison, WI 53706

Wisconsin Historic Preservation Review Board:

I am writing in support of the Fraternal Reserve Association nomination to the Wisconsin State Register of Historic Places and the National Register of Historic Places. The building, located in Oshkosh, is part of the Sixth Congressional District which I represent.

The Fraternal Reserve Association (FRA) building, completed in 1914, remains among one of the most intact of Oshkosh's surviving fraternal organization buildings. The building is locally significant as an excellent example of Georgian Revival Style architecture, designed by the prominent Wisconsin architect Henry Auler. The FRA is also believed to have been the only United States fraternal organization to hold its national headquarters in Oshkosh.

Please give all due and fair consideration consistent with current federal law and agency regulations, keeping me apprised of your efforts and findings by contacting Jackie Trudell, District Director, at 1020 S. Main Street, Suite B, Fond du Lac, WI 54935 or by calling (920) 907-0624. Thank you for your consideration.

Sincerely, Glown Guthum

Glenn Grothman Member of Congress



RECEIVED 2280

DEC 1 8 2015

Nat. Register of Historic Places National Park Service

10:	National Register of Historic Places
FROM:	Peggy Veregin
SUBJECT:	National Register Nomination
	materials are submitted on this <u>15th</u> day of <u>December 2015</u> , ation of the <u>Fraternal Reserve Association</u> to the National Register of es:
1	Original National Register of Historic Places Nomination Form
1	CD with NRHP Nomination Form PDF Document
	Multiple Property Nomination form
14	Photograph(s)
1	CD with electronic images
1	USGS map(s)
10	Sketch map(s)/figure(s)/exhibit(s)
1	Piece(s) of correspondence
	Other:
COMMENTS	:
	Please insure that this nomination is reviewed
X	This property has been certified under 36 CFR 67 The enclosed owner objection(s) do do not constitute a majority of property owners. Other: