

United States Department of the Interior
National Park Service

National Register of Historic Places Registration Form

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form*. If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions.

1. Name of Property

Historic name: Old-Merchants National Bank & Trust Company Building

Other names/site number: Security National Bank Building; George C. McKay Tower

Name of related multiple property listing:

N/A

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

2. Location

Street & number: 25 West Michigan Avenue

City or town: Battle Creek State: Michigan County: Calhoun Zip Code: 49017

Not For Publication: Vicinity:

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended,

I hereby certify that this X nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60.

In my opinion, the property X meets does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:

 national statewide X local

Applicable National Register Criteria:

X A X B X C D

Signature of certifying official/Title: <u>Deputy SHPO</u>	Date <u>10/19/18</u>
State or Federal agency/bureau or Tribal Government	

Old-Merchants National Bank and Trust Building
Name of Property

Calhoun, Michigan
County and State

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

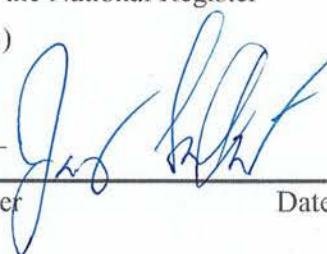
Signature of commenting official: _____ **Date** _____

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

4. National Park Service Certification

I hereby certify that this property is:

- entered in the National Register
- determined eligible for the National Register
- determined not eligible for the National Register
- removed from the National Register
- other (explain:)

Signature of the Keeper  Date of Action 11-21-2018

5. Classification

Ownership of Property

(Check as many boxes as apply.)

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

Category of Property

(Check only **one** box.)

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Building(s)	<input checked="" type="checkbox"/>
District	<input type="checkbox"/>
Site	<input type="checkbox"/>
Structure	<input type="checkbox"/>
Object	<input type="checkbox"/>

Number of Resources within Property

(Do not include previously listed resources in the count)

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

Number of contributing resources previously listed in the National Register 0

6. Function or Use

Historic Functions

(Enter categories from instructions.)

COMMERCE/TRADE: financial institution

COMMERCE/TRADE: business

Current Functions

(Enter categories from instructions.)

VACANT/NOT IN USE

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7. Description

Architectural Classification

(Enter categories from instructions.)

MODERN MOVEMENT: Art Deco

Materials: (enter categories from instructions.)

Principal exterior materials of the property:

Walls: Brick, Stone/Limestone

Roofs: Asphalt

Other:

Narrative Description

(Describe the historic and current physical appearance and condition of the property. Describe contributing and noncontributing resources if applicable. Begin with a **summary paragraph** that briefly describes the general characteristics of the property, such as its location, type, style, method of construction, setting, size, and significant features. Indicate whether the property has historic integrity.)

Summary Paragraph

The Old-Merchants National Bank & Trust Company Building, known locally as Heritage Tower, is located at 25 West Michigan Avenue, Battle Creek, Calhoun County, Michigan. This high-rise in the center of the downtown commercial district is the tallest building in the city. The tower façade is oriented toward West Michigan Avenue, and is situated on a northeast-southwest axis. Neighboring buildings are two- to four-story commercial structures, most of which date from the 1890s to the 1930s. The footprint of Heritage Tower spans the width of the block from West Michigan Avenue to West Jackson Street on the southwest. The rear of the building faces southwest (south in this application) to the loading dock of a large hotel on Jackson Street. To the northwest (west in this application) is a narrow pedestrian alley, and the southeast (east in this application) wall is shared by a four-story business. The building features a tower set upon a four-story base, street-level storefronts, an arcade with commercial spaces, dual escalators and a grand vaulted bank lobby. The twenty-story tower consists of a limestone curtain wall over structural steel beams and columns, punctuated by recessed vertical steel windows. The property, which has been unoccupied for several years, is mostly raw and open due to vandalism, water damage and neglect, however in recent years asbestos abatement and mold remediation occurred, and work on flat roofs is ongoing.

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Narrative Description

SETTING

The Old-Merchants National Bank and Trust Company Building is located at 25 West Michigan Avenue in the downtown commercial core of Battle Creek, Michigan. The city of Battle Creek is located in Calhoun County in southwest Michigan. Downtown Battle Creek, like the rest of the city, and much of Calhoun County, is predominantly flat. The commercial area is comprised of six blocks centered on Michigan Avenue and bounded by Division Street and the City Hall Historic District (NRHP-listed) to the south and Carlyle Street and the Battle Creek River to the north. The river flows just to the east of downtown, and one block east of the Old-Merchants building, in a generally northwest to southeast direction. At the north end of the commercial area is the National-Register-listed Central National Tower, a twenty-one-story, Art Deco bank building constructed in 1931, and the Kellogg Company world headquarters building. Between the Old-Merchants building and the National Register-listed City Hall Historic District at the south end of downtown, is the WK Kellogg Foundation building and Mill Race Park.

Michigan Avenue runs in a roughly northwest to southeast direction, mirroring the course of the river. It terminates near City Hall at the southern end of downtown and continues in a northwest direction after it crosses the Battle Creek River. It currently carries two lanes of traffic with parallel parking along much of both sides of the street. From the earliest days of the city, Michigan Avenue has been main commercial street in downtown Battle Creek. The avenue is populated by a variety of buildings that are generally two and three stories in height. While several historical buildings remain largely intact, some have been demolished and replaced with newer buildings, while others have been “modernized” at various times with various methods, or altered in other ways, while still others now parks, open space, and parking areas. Modern brick pavers, planters, and street lights as well as small decorative trees line either side of Michigan Avenue as it stretches through the commercial core.

The Old-Merchants Bank building faces east toward Michigan Avenue, and is situated near the middle of a block bounded by McCamly Street to the north, Capital Avenue to the south, Michigan Avenue to the east, and Jackson Street to the west. The four-story Western Michigan University Kendell Center and the Riverwalk Center, separated by a parking area, sit to the north of the bank building, and occupy the northern portion of the block, while one-story and three-story commercial buildings sit adjacent and south of the Old-Merchants building. Opposite the bank building on Michigan Avenue is the 1887 C. F. Bock Building, a slim, two-bay, three-story commercial building, and the three-bay, three-story Kapp Building.

EXTERIOR

North Façade

The base of the West Michigan Avenue (generally north-facing) façade and window surrounds are predominantly large black granite panels. Some of these granite panels have been replaced with metal panels, first when a black metal canopy was installed in 1974, and others since that

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time. Windows and doors at this area are typically mill finished contemporary aluminum tube framed storefronts. Two pairs of contemporary black anodized aluminum sliding entry doors are centered under the projected black metal canopy. This canopy is cantilevered out below a series of three large windows that begin near the roof of the canopy and terminate at a decoratively carved limestone arch. Historically, letters displaying the name of the bank, OLD-MERCHANTS NATIONAL BANK & TRUST COMPANY, were affixed to the face of the arch. While the ornamental metal panels remain in the outer windows (photographic evidence suggests such a panel was absent from the center window), the metal grilles that hung in front of all three windows are no longer extant. These grilles were made of Swedish white iron and cast in Minneapolis.¹ The structure of the metal canopy appears to have been cut through historical ornamental cast metal panels at the base of the arch. Two major uniformly spaced cast metal columns support the edges of two cast metal ornamental panels that are mounted about two feet short of the spring line of the arched head. These panels are separated by a continuous fixed glass section adding to the verticality of the facade. The ornamental panels are topped with cast sculptural ornaments depicting stylized peacocks. These birds are perched atop minor column forms that serve as vertical mullions for the glass panels behind. This decorative metal work is generally in stable condition but has been painted many times and as a result has lost some of its detail. Horizontal structural supports at the floor lines break the vertical opening roughly into thirds. At the sides and under the head of the arch reside intricate carvings in the limestone depicting full female forms at the sides and a band of leafy plants and berries at the arch. Centered on either side of the arch is a flat section of limestone housing a vertically fluted section sporting a fish's head in relief near the top. The fish's mouth originally held a pendant for a large hanging decorative light fixture that no longer exists. These central elements are capped with a decorative horizontal band of carved limestone of vines, leaves, masses that extend up, visually, by aligning with the elements of the central arch below that house the projected fish head sculptures. These fifth story elements form large projected piers that run all the way to the roof at the twentieth floor. There exists a projected, peaked, limestone arch, topped with decorative carving, surrounding these two windows at this fifth-floor tower base. They visually refer to the central entry arch and carry out the theme of it visually. These elements set this strong vertical visual element apart from the rest. The spandrels of this vertical element are limestone while all the rest, continuing up, are decorative cast metal panels of a darker color that give a feeling of a continuous recessed vertical "slot" as described earlier at the lower facade.

The vertical patterns created terminate at the top of the fifteenth floor with another continuous series of decorative and flat limestone panels in a horizontal pattern. At that point the corners step in to allow for a ledge, with parapet, to hide up-lighting anticipated in the original plans. The outer edge window "slots" are eliminated at both sides and the pattern of windows and spandrels continue up to the top of the eighteenth floor. Again, this vertical section is terminated with a horizontal series of smooth and carved limestone panels. This time the entire nineteenth floor steps in at the east and west sides to create a shelf with parapet to conceal lighting. At this point all corners are chamfered at a forty-five-degree angle and project upward with fluted limestone panels leading to the top of the structure which is capped with a parapet and a continuous

¹ "Three Kinds of Imported Marble Were Used in Bank Building." *Enquirer and Evening News*. Battle Creek, Mich. August 12, 1931.

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horizontal band of carved stone. This band is broken at the center by two full-story tall three-quarter relief, stylized, limestone birds of prey sitting atop the two central minor piers that project up from the fifth floor. The nineteenth floor is reduced to five recessed steel windows with casements over hopper form while the twentieth floor has three single fixed steel windows centered in the recessed bays with a decorative carved panel below each. There is quite a bit of dark staining of the limestone above the eighteen floor and evidence of former crack repair as well as some open mortar joints.

South Façade

Everything below the tower to the rear is faced in brick with steel windows as fenestration. The west face of the two-story wing facing the courtyard has a "French Provincial" façade that was added in 1978 including bay windows, applied Mansard roofs, and contemporary brick. Presently the limestone facade seems intact and stable, except for some evidence of corrosion expansion that has cracked a few panels and disturbed a few horizontal joints. There is some evidence of former patches as well.

The south (Jackson Street) facade of the tower section starts at the sixth floor and follows the same pattern center as the north (West Michigan Avenue) facing side with the exception of the center three vertical "slots." The center vertical element has three-over-three steel double hung windows, behind a steel fire escape stair, with vertical fluted metal spandrels and carved limestone matching the front facade. Fire stair landings occur in front of the southwestern slot and house original four panel steel and glass doors with transoms and metal spandrels above at floors 7, 10, 11, 12, 14 and 15. The openings at the nineteenth and twentieth floors appear to have original doors as well with limestone heads. A transom is present at nineteenth floor and the opening is boarded over while at the twentieth there is no transom. All original doors and frames present corrosion. The rest of the doors in this slot are contemporary hollow metal doors and frames with transoms of various conditions and configurations. The eastern recessed slot is filled with double casement windows sporting three lights on each side. The configuration matches that of the north facade with decorative metal spandrels and carved limestone as they travel up the facade. The top two window openings in the center and east bays are filled with louvers.

East and West Façades

Both east and west tower facades start at the fifth floor above the fourth-floor flat roofs. Twin bays of typical, double casement over hopper windows are present on the north and south sides with decorative limestone spandrels above that establish the visual horizontal base of the facades. Both facades have a one story tall central, limestone cube topped with a flat roof and parapet sporting three decorative carved panels that complete the horizontal base started by the spandrels just mentioned. These cubes housed stacks and air vents, according to original drawings, and are positioned below a recessed central bay of three typical double casement over hopper windows separated by limestone piers. This recess lets the east and west bays become more prominent and strengthen the vertical emphasis at the edges of the facades. Decorative metal spandrels occur at window heads in all cases. The central bay of windows is capped with a fully fluted panel. These

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cast spandrels proceed outward next with six flutes surrounding a decorative casting in the next rows of central bay windows followed by simpler recessed slots flanking a simpler casting in the spandrels of the last two windows at each side. (The steel windows on the entire facade are very corroded.) This repetition of bays, windows and spandrels separated by flat limestone panels proceeds up the facade until reaching the fifteenth floor where decorative limestone panels cap the vertical progression. The east and west pairs of window "slots" terminate at this point and the facade recesses back for up lighting positions at the corners. These recessed corners proceed upward to the window heads at the eighteenth floor with a single wider slot of double casements over hopper windows and metal spandrels matching those below. The center three window slots and piers start again with the same configuration as below and proceed up to the eighteenth floor as well. A full width decorative limestone parapet caps the facade at this point and the whole facade recesses back. A brick base course supports the limestone panels and windows at just below the sill-level behind the parapet. At that level the north and south recesses house a single steel casement over hopper window with slightly more recessed limestone panels above. This vertical slot is embellished with a large limestone carving centered between the window head and the base of the next higher parapet cap above the twentieth floor. The central section continues vertically with three double-casement-over-hopper windows separated by limestone piers. The facade progresses vertically upward with a smooth limestone panel followed by a decorative panel and a narrow single steel casement window. Smooth limestone leads upwards from these windows to a decorative parapet cap above the twentieth floor. The facade is capped at the top by a slightly recessed continuous decoratively carved limestone parapet. The fluted, 45-degree chamfered corners complete the tower facade.

The west facade of the tower is a mirror of the east except that from the sixteenth floor down original steel windows have been replaced with aluminum sliders over hoppers. Three windows at the fifth floor have been replaced with glass block and the southern window opening houses a hollow metal access door to the roof. Below the tower on the west facade the building has been skinned with metal studs and drywall covered with an exterior textured finish system. This has been broken open in a few places near grade.

The Base of the Building

The structure below the tower consists of an approximately square four-story-tall cube that houses the main entry from West Michigan Avenue, the elevator lobby, grand stairway, three-story second floor central vaulted space, a former lounge, and office space. The central vaulted space sets to the south of the tower and is topped with a flat roof that sports three raised concrete framed skylights that used to let light into the space below. These skylights were originally created with inset glass blocks. They have been tarred over, experienced extensive damage and have been leaking for some time.

The basement of this central area holds mechanical spaces, former storage rooms, the recessed ornamental metal gate that would rise to seal off the grand stair, a small elevator lobby, and some parking areas that extend from the southern wing street side access.

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South Wing

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Extending from the eastern half of the central four-story cube section to the south is a two-story wing that is topped with a flat roof housing a major skylight like the ones mentioned earlier. It has endured the same fate and has been leaking profusely. This wing has basement parking access that extends to Jackson Street at the rear. It was originally designed with buildings adjacent on both sides and, as a result, has no original windows on east or west facades. Since both building have been razed on the back half of the building only a painted brick surface was presented until 1978 when a new "French Provincial" facade was designed on the exposed south side of the cube and west side of the wing by local Architect John Burgess. It was said, in newspaper articles, "to foster creation of a restaurant at the southern section of the first floor." This treatment involved adding a layer of red brick; mansard roofs and first floor canopy; and bay windows with walk out French doors. The restaurant appears to never have been realized. The south facade was the rear greeting to original patrons of the Old-Merchants Bank and has remained relatively intact. Through the years this facade has had many signs and marquees attached to it as evidenced by "ghosting" and holes remaining from earlier attachments. Portions of original decorative grills remain above the arched rear entry door to the southwest and the garage door opening to the northeast. The arched rear entry door references the large central entry arch at the north facade with its projected flanking piers and the upper facade refers to the verticality of the tower with its recessed window "slots" filled with double casements over hoppers. These windows are wider with fixed sidelights to match the full recessed spaces for this facade. There are a few areas of concern with limestone anchorage and the typical steel window corrosion. The central opening on the first floor and the in-fill under the arch are standard mill finished aluminum tube frame storefront systems assumed to have been installed in the 1970s. The metal canopy under the arch has the same look and same material as the front canopy installed in 1974. When the building was renamed the George C. McKay Tower in 1980 that name was prominently emblazoned across the canopy.

The L-shaped basement has mostly open space with exposed concrete columns and surfaces with mechanical and former storage spaces as well the lowest elevator and stair lobby under the tower.

INTERIOR

Entrance and Escalators

Approaching the first floor from the rear one sees a wooden stair and raised section that allows access to the higher level of the West Michigan Avenue entrance and raw open space that has experienced much water damage. Proceeding past the bay windows on the southwest and the exterior access created in 1978 begins an area with original red Levanto marble walls; curved, dentil-like, ceiling trim and marble base on the south that runs north to the elevator lobby. On the west the original wall configuration starts at the first door and large window. Following to the north it can be seen from the marble floor pattern, and original drawings, that walls were re-configured with original marble to continue straight to the rear wall of the grand stair at some time. It is presumed to have happened in 1974, along with the canopy on the north facade, to

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allow more square footage for rental space by eliminating the west corridor around the grand stair. The ceiling is flat plaster with much water damage until the elevator lobby is reached. The floor is original Roman Travertine marble, quarried in Romana, Campagna, Italy.² At that point the original grandeur of the lobby is realized. Deep red and white veined Tavernelle marble surrounds the elevator lobby³ and stenciled ceiling painting is present that tracks the same designs carved in the limestone at the exterior and the rhythm of plain and decorative panels. The dome was painted by the W. P. Nelson Co.⁴ The original ornamental cast metal directory is still present on the north wall as well as the decorative cast metal mail drop box that feeds all the way from the eighteenth floor. This box has cast relief depicting an eagle standing on a series of vines, leaves and plant patterns. It also has decorative patterns on the top of the box reminding one of a parapet on the building. The elevator doors are etched with stylized leaf patterns of the Art Deco era. Metal trim flanking the doors on each side are set on small marble plinths and project upwards like stylized spears and support a stylized, stepped lintel referring to the top of the buildings parapet. The original light fixtures are gone and have been replaced by pendant mounted fixtures from the 1980s. Opposed to the elevator lobby is another recessed space that resides under the second story mezzanine as an entry alcove to rented spaces west of the main entry. Original marble walls are present there but terminate to the southeast near a contemporary aluminum door and sidelight that abut the major column near the grand stair. This recessed area has the mirror image of the ceiling painting and details of the elevator lobby. To separate these first-floor spaces below the mezzanines in the main lobby from the soaring four story entry lobby, an arch faced with fluted marble facing is created to enhance the entry experience from each side. The view up the grand stair reveals the central circular skylight and its original hanging light fixture featured in the dome four stories above. Its decorative elements, painting and plaster have suffered from water damage, but the room is still a sight to behold. The stairway consists of marble treads and is divided in half by a central ornamental railing. The inoperable escalators on either side of the stairs remain as a memory of the past and visually appear intact. They are separated from the stairway by a solid marble balustrade. Facings on the east and west walls are red Levanto marble. There are no significant historic spaces to the west of this alcove, as they have been through many re-configurations and are in a poor state of repair. Behind the elevator lobby to the east the spaces are fairly raw and void of historic character. The front entry is recessed under a second story bridge from east to west mezzanines that is faced with red Levanto marble and the ceiling is exposed structure. It was reported that seventy tons of red were used in the bank building.⁵

Heading southwest through the angled east corridor glass door the safe deposit vault door can be viewed. What originally was the safe deposit vault lobby no longer exists but the ornate private elevator door is intact and a damaged section of ceiling remains. The vault door is corroded but can be pivoted while the ornamental gate is mostly intact but locked into position. Inside the vault the metal ceiling and original light fixtures are present but have been subject to much moisture.

² "Three Kinds of Imported Marble Were Used in Bank Building." *Enquirer and Evening News*. Battle Creek, Mich. August 12, 1931.

³ Ibid.

⁴ Ibid.

⁵ Ibid.

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Banking Floor and Dome

Approaching the second floor from the head of the stairs facing south puts you in the center of the domed ceiling under the skylight. The entire massive ceiling is treated with stenciled painted artwork including gold leaf applications. The floors are patterned golden travertine marble, quarried in the former Czecho-Slovakia,⁶ with two colors in the field and three in the borders, according to the original drawings (it is difficult to tell at this point because of debris covering the floor mixed with water). It was reported that 110 tons of this golden marble were used in the building. This was reported as the first use of this marble in any bank in the United States.⁷ The north, south, east and west barrel vaults converge to this point where four massive central columns support the intersecting points of the forms. A pair of columns to the east and west carry the loads at the midpoint of the major barrel vault as it travels to the end walls where engaged columns handle the transition. These columns and walls around the room all have marble wainscots and decorative faux marbre plaster with simulated tooled joints above. The three walls at the terminus of the east, south, and west vaults all sport massive slightly recessed plaster arches, filled with decorative art. The east and west barrel vaults have large rectangular skylights centered in their respective ceilings. Each skylight houses an original large, cable hung, light fixture of decorative etched glass. Its top and bottom begin with a square form that steps out to a wider square form as it proceeds toward the center and terminates into a wide faceted cylinder. The shorter northwest and southeast barrels sport less sizable and simplified fixtures of the same material utilizing hexagons as a form for the entire fixture with one step out at the center.

The north barrel vault terminates at the south walls of the mezzanines on either side of the entry and sports a simulated arch of faux marbre. The central arched windows are featured as a focal point in a shorter and shallower arched vault continuing north over the entry lobby at a height above the fourth-floor bridge. Its side walls are interrupted by the two stories of openings at overlooks from the second- and third-floor mezzanines. The central opening in the second floor for the stair is surrounded by solid travertine articulated guard rails. At the north end the mezzanine walkway/bridge is protected by a very detailed ornamental metal guardrail. The east and west mezzanine openings are separated vertically by fluted engaged piers of faux marbre with asymmetrical decorative relief at the top. The marble guardrail panels are recessed back from the piers and sport flanking flat panels with three flutes and a center raised panel of a carved, stylized plant. Proceeding upward to the third story mezzanine overlook a recessed, metal spandrel covers the floor construction and is fronted by a detailed ornamental railing depicting a series of vertical plant structures. These openings are protected from sound by pairs of arch topped, wood framed, glass French doors. Above the arched openings recessed panels occur with typical faux marbre patterns as a background with a central relief carved to resemble the plant depicted in the lower marble guardrail. The top of these panels is terminated by a decorative horizontal band of relief.

⁶ "Three Kinds of Imported Marble Were Used in Bank Building." *Enquirer and Evening News*. Battle Creek, Mich. August 12, 1931.

⁷ *Ibid.*

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Minor barrel vaults intersect the main east/west vault at the column lines on both north and south sides. Ornamental metal ventilation grills are centered in the outer walls aligned with the spring-line of the arches. Ornate round light fixtures with a series of exposed blue light bulbs at the perimeter are cable-hung at the center of these eight minor vaults. (These fixtures seem to be from an earlier era and one wonders if they came from the earlier bank which was demolished to make room for this one.) A contemporary partial height open ceilinged space was created in the northeast corner of the main vaulted space that is of no significance.

Bond Department & Executive Offices

Based on original drawings the northwest corner second story spaces behind the mezzanine were designed for the bond department and housed a vault. The most recent use for this area was a lounge that included a bar and used the vault for storage. All original material has been removed or re-configured except some mill-work along the southeast wall. The northeast corner spaces begin with the elevator lobby which is similar to the first-floor elevator lobby with the red marble base, trim and door jambs but the walls follow the second-story theme with travertine marble wainscot and faux marbre plaster finish up to the coffered, decoratively painted ceiling. At the top of the walls a decorative, stylized, plaster border runs around the room as a transition to the edge of the coffered ceiling. Light fixtures here are off-the-shelf contemporary versions and not significant historically. The offices of the bank president and chairman of the board are located side-by-side in the northeast corner of the second floor. Historically, these offices were flanked by conference rooms on either side. Both offices have decorative metal air vents and radiator covers as well as special custom wood wall panels, trim and coffered plaster ceilings. These elements remain in both offices and are in good condition.

The president's office has a series of square wood panels with book-matched grain separated by a small, lighter hardwood inset trim band. According to the *Enquirer and Evening News*, the office was originally paneled in "American walnut inlaid with black walnut and satinwood."⁸ This office has a series of vertical concave trim pieces aligned at the top of the wall creating a transitional border between the wall and the coffered section of the ceiling. This coffer is made of series of triangular contrasting light and dark wood inlays creating a continuous repeating pattern around the room. Raised trim at about three feet on center creates a vertical emphasis around the room and acts as a termination for the wood panels at the flush trimless door opening.

The office of the chairman of the board has a similar border of vertical, cove trim as a border between wall and coffered treatment at the plaster ceiling. It rises to a shallow peak at the center of three-foot-wide vertical grain wood panels and remains flat at the one-foot-wide separator panels. (It also undulates at the window head.) These one- and three-foot-wide panels are separated by raised trim like the president's office. The separator panels have three triangular inlays at the top that further enhance the special feel of this office. The *Enquirer and Evening News* reported that this office was originally paneled in English oak.⁹ At the center of the three-foot-wide panels a set-in piece of trim starts at the peak and projects down to door head height

⁸ "Three Kinds of Imported Marble Were Used in Bank Building." *Enquirer and Evening News*. Battle Creek, Mich. August 12, 1931.

⁹ Ibid.

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and terminates with a set on stylized wooden arrowhead. The rest of the spaces in this quadrant have been re-configured and have no significance.

Bookkeeping Lobby

Looking south through the large opening into the rear wing, from the main vaulted space, one sees what was originally the bookkeeping lobby. This space still has its original coffered and painted decorative ceiling and some of its original marble walls. A partial height partition was used to create a coat room where the original marble stair descended to the lower floor. The single ornamental door and cab remains where the original elevator accessed the vault lobby below. Passing south through this space, the original opening has been re-configured and the same applies to the majority of the rear spaces in this wing. The only remaining historic element of this space is the metal and glass skylight. Acoustic twelve-by-twelve tiles had been glued to it, and, as a result of the roof leaks, they have fallen off. One more element of significance is the ornamental door and gate of the original cash vault in the northeast corner of this wing.

Third, Fourth, and Fifth Floors

The third-floor northwest section has its simple plaster coffered ceiling at the mezzanine and arched French doors overlooking the central atrium but otherwise it is just raw space. The glass-enclosed bridge to the northeast has its glass floor below the carpet and original framing system intact. The northeast section has its French doors to the atrium from the elevator lobby, that are in fair shape, and the typical, water damaged, coffered, plaster decorative ceiling over the elevators. The mail chute remains, and the elevator doors and frames have simple gold toned metal. This section has been reconfigured many times, and in not-so-sympathetic of ways. The rear "C" shaped wing originally was designed to be a men's toilet and locker room and presently is raw space.

Both front sections of the fourth floor have been reconfigured many times with lack of attention to historic character. The elevator lobby ceiling had and is presently raw space framed down and dry walled, while the doors and frames are gold-toned metal. The mail chute does remain although here gold in color. Typical stairways are metal pan treads on steel channels with square vertical balusters topped with wood handrails. The fourth-floor rear "C" shaped wing was originally designed for women's lockers and toilets and is presently raw space. The 'Fourth B' floor is a bare concrete and masonry interstitial space that houses ductwork and fans as well as storage of maintenance supplies and salvaged historic materials.

The fifth floor has its original entry corridor and elevator lobby intact that includes a wainscot of gray marble up to door head height capped with a dark stained wood crown molding. Doors are trimmed with the same wood and smooth plaster exists above to the flat plaster ceiling with peeling paint. The mail chute is intact as well. The rest of the floor is mostly open and raw with no historic character. The elevator penthouse/machine room above the rear wing is an unfinished masonry space with no historic significance.

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Floors six through sixteen all have their typical original entry corridor and elevator lobbies intact that include a wainscot of gray marble up to door head height capped with a dark stained wood crown molding. Doors are trimmed with the same wood and smooth plaster, with peeling paint, existing above and including the flat plaster ceiling. The mail chute is intact. The rest of the floor areas have been re-configured or mostly raw and open with no historic character. Floors seven, eight, and fourteen have no central matching marble corridors heading toward the west from the elevator lobby while all the rest do. They have varying configurations of door locations and lengths (see photo key plans).

The seventeenth floor appears to have been completely re-configured with paint and drywall partitions in the central entry corridor, elevator lobby and throughout the floor. Water damage is evident with peeling paint the norm. A masonry base was built on this floor to support a single elevator that starts on the eighteenth floor and accesses the nineteenth floor. This base is bare concrete block to about four feet and drywall above in an unfinished state. Based on the date of installation of the elevator equipment this work was completed in 1993 and this floor has been vacant at least since then. The only element of historic significance is the mail chute.

The eighteenth floor has been totally re-configured as well with contemporary metal studs and drywall. The central entry hall configuration was kept, and the mail chute is present. A large open room exists opposite the elevator lobby that houses an open steel stair, resembling the typical stairways behind the elevator banks, that leads up to the nineteenth floor. The balusters are set in groups of three with a twisted square steel baluster flanked by two straight ones. It rises to the south then at a landing takes a turn to the west and hits another landing and turns to the north where it exits to the nineteenth floor. The new elevator is positioned just to the west of the stairway and is enclosed in a drywall partition. Other than the stairway and mail chute nothing appears to be historically significant.

The nineteenth floor is again totally re-configured, presumably in 1993, for office use. No mail chute is present, and every partition was built of metal studs and drywall. A guard rail matching the stairway handrails protects the opening at the stair. A lay-in grid ceiling system is present and visible above the grid is evidence of applied twelve-by-twelve acoustical ceiling tiles that have fallen.

The twentieth floor is a mechanical equipment floor with exposed structural clay tile and brick. It is accessed from a simple open tread steel stair and has an exterior four lite glass door leading to a fire escape.

INTEGRITY

The form, scale, and massing of the Old-Merchants National Bank and Trust Company Building remain intact and continue to reflect its original construction. Some exterior materials have been slightly altered, specifically a few metal panels have replaced original marble panels at street level. A simple contemporary canopy was added in the 1970s to provide cover at the main entry,

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and a mansard roofed façade was installed a few years later at the rear courtyard that is not visible from the primary façade. The historical decorative metal screens that covered the multi-story entry windows are no longer present. It is in good condition overall and the structure of the building is sound.

Years of vacancy have left much of the interior in critical shape. Ceilings and walls have been damaged by water and ripped open and relieved of any valuable metals, and there is water damage throughout. Prior to vacancy, the office spaces on the upper floors were updated and altered with partition walls and a variety of finishes throughout the 1970s, 1980s, and 1990s to meet the needs of the current tenant and therefore contribute little to the overall historical integrity. The interior's most significant spaces that retain integrity are the banking and mezzanine floors, elevators and lobbies, and the central entry. The original marble is damaged in a few places, but mostly intact throughout the building. The decorative painting, skylights and plaster details remain but have been eroded by water infiltration. The planned removal of the mansard roof and anachronistic details and rehabilitation of the building as office space and apartments would retain and restore the significant aspects.

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8. Statement of Significance

Applicable National Register Criteria

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

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

Criteria Considerations

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

- A. Owned by a religious institution or used for religious purposes
- B. Removed from its original location
- C. A birthplace or grave
- D. A cemetery
- E. A reconstructed building, object, or structure
- F. A commemorative property
- G. Less than 50 years old or achieving significance within the past 50 years

Areas of Significance

(Enter categories from instructions.)

Architecture

Commerce

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Period of Significance

1931-1968

Significant Dates

1931

1934

Significant Person

(Complete only if Criterion B is marked above.)

McKay, George C.

Cultural Affiliation

Architect/Builder

Weary & Alford, architects, Chicago

Walbridge-Aldinger Co., builders, Detroit

Statement of Significance Summary Paragraph (Provide a summary paragraph that includes level of significance, applicable criteria, justification for the period of significance, and any applicable criteria considerations.)

The Old-Merchants National Bank & Trust Co. building was constructed in 1930-1931. It is significant under Criterion A for its association with the commercial and banking development of Battle Creek, Michigan. When two local banking houses merged at the tail-end of the prosperous "roaring twenties," the result was the largest financial institution, in size and holdings, between Chicago and Detroit. Cereal stock was a main asset of the bank. Several leaders of cereal companies held powerful positions at "Old-Merchants" and its successor, Security National Bank. There were also social ties between local banking and cereal industry were leveraged to strengthen the bank and the community during and after the Great Depression.

The building is significant under Criterion B for its association with prominent Battle Creek resident George C. McKay. Prior to his work with Security National Bank, McKay served numerous executive positions of the Kellogg Company, and worked closely with its founder

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W.K. Kellogg. McKay was chosen to lead the Security National Bank, successor to Old-Merchants National Bank & Trust Company, by federal authorities when the bank was restructured in 1934 and continued in that position until his retirement in 1976.¹⁰ As an artist and philanthropist, McKay was a significant benefactor of the community's arts and cultural organizations. He was a generous and innovative community leader and was honored by the bank when his name was given to the building in 1980. While McKay was recognized in the business community for his work at the Kellogg Company, his work with Security National Bank established him as a leading community figure in the eyes of Battle Creek's citizens. While McKay was also a generous benefactor to local arts, community, and educational organizations, he is most strongly connected with Security National Bank.¹¹

The building also meets Criterion C as an architectural landmark of Battle Creek that at the time of its construction was one of two high-rises that seemed to race to the sky. The architects Weary & Alford were leaders in the design of banks, both regionally and nationally. The building showcases what may be the first ever elevator installed in a bank and had unique marble finishes. It is an outstanding example of a high-rise building constructed in the Art Deco style as the form transitioned to Art Moderne, a more streamlined expression of the Modern Movement. The architectural style of the building, an expression of strength and optimism in the future, epitomizes the banking industry at the end of the prosperous era.

The period of significance extends from the date of the construction to fifty years from present, as the bank was led by George C. McKay until his retirement in 1976, and banking functions continued at this building until 1993 when the last bank, Comerica, Incorporated, left the building and it was subsequently sold to a series of owners and developers.

HISTORY OF BATTLE CREEK

Battle Creek's Beginnings

The city of Battle Creek, located in Calhoun County, Michigan, is roughly half-way between Chicago and Detroit, making it a natural spot for commerce and trade historically and still today. It is situated along Interstate 94, at the confluence of two rivers (the Battle Creek River and the Kalamazoo River) and along a major rail-shipping route (historically the Grand Trunk Railroad and Michigan Central Railroad).¹² The city is named for an encounter between Native Americans and settlers in 1823.¹³

Prior to the arrival of white settlers, the lands that compose Battle Creek were occupied by Chippewa, Ottawa, and Potawatomi Native American tribes. Those lands were acquired by the United States through the 1821 Treaty of Chicago and opened much of southwest Michigan to settlement by whites. Calhoun County was organized from these lands on October 29, 1829, by

¹⁰ "George C. McKay ends 42 Years as chairman of Security bank board." *Enquirer and News*. March 18, 1976.

¹¹ "George C. McKay, outstanding citizen." *Enquirer and News*. June 7, 1976.

¹² <http://www.greatamericanstations.com/stations/battle-creek-mi-btl/> accessed 3/5/18

¹³ *Ibid.*

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the territorial legislature.¹⁴ What eventually became the village, then city, of Battle Creek was located in Milton Township.

A government land office opened in White Pigeon, Michigan, in 1831, and Sands McCamly¹⁵, a land speculator from New York, purchased land in the area of the confluence of the Kalamazoo and Battle Creek Rivers, then a small settlement called Milton.¹⁶ By 1836, McCamly gained full rights to develop water power on the Kalamazoo River, and “became one of the first public utility magnates in the country.”¹⁷ He charged businesses an access fee to use the improved waterworks, which was the prime factor in the development of the town, christened “Battle Creek” in 1859.¹⁸ McCamly sounded the call for New York families to move to the area, which was ripe for farming and milling wood, grain and flour. By 1838 the “flourishing village” situated along an “old Indian Trail”¹⁹ with a power canal on each side contained a bank (established in part by McCamly), numerous shops, taverns, mills, smitheries and other businesses, and a population of about four hundred people.²⁰

Battle Creek’s unique physical layout includes the Kalamazoo River which runs somewhat parallel to the Battle Creek River before joining it. While flat water with no elevation drop typically does not produce enough energy to spin a water wheel, hand-dug and stone-lined “mill races” capitalized on the altitude change between rivers. Water moved quickly through these canals, providing power at its peak to eighteen customers.²¹ Beginning in the 1840s, successful mill operations were established, creating a bustling area of commerce that grew into sizable and nationally important industries in threshers and engines, steam pumps, printing presses, and prepared food.²² With industry and commerce came the need for safe deposits, loaning capability, and standardization of trade.

Early Cereal Industry

The city of Battle Creek incorporated in 1859. Due to the settlement and restructuring of the Seventh-Day Adventist Church and its founder, Ellen White, in the area, it became a hub for healthful living. The Adventist tradition encourages vegetarianism, abstinence from caffeine and activities considered “unhealthful.” The Battle Creek Sanitarium was founded by Adventist physician and health pioneer John Harvey Kellogg, whose followers from around the nation traveled to Battle Creek to follow a strict vegetarian diet and receive unorthodox health treatments at a sprawling sanitarium. Processing of nutritious, easily digestible foods at Kellogg’s Sanitarium developed somewhat accidentally into the cereal industry. The experimentation with recipes and development of a food company led by Dr. Kellogg’s younger

¹⁴ Theodore H. Hinchman. *Banks and Banking in Michigan*. Detroit: Wm. Graham, Printer. 1887, p. 18.

¹⁵ Note: in some early writings, the name is spelled “McCamley”

¹⁶ <http://www.greatamericanstations.com/stations/battle-creek-mi-btl/> accessed 3/5/18

¹⁷ E.W. Roberts. 1931. *Pioneer Days in Old Battle Creek*. Pg 7.

¹⁸ Ibid.

¹⁹ Ibid.

²⁰ John T Blois. *Gazetteer of the State of Michigan*. Detroit: Sydney L. Rood & Co., 1838, p. 251.

²¹ E.W. Roberts. 1931. *Pioneer Days in Old Battle Creek*. Pg 10-12.

²² http://www.heritagebattlecreek.org/index.php?option=com_content&view=article&id=148&Itemid=73

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brother, W.K. Kellogg, was often contentious, even between brothers.²³ The conflicting accounts of the genesis of the cereal industry differ remarkably between the brothers, other Kellogg family members, and Sanitarium employees.²⁴

Cut-throat cereal manufacturers sprang up in the Battle Creek area due to the good local supply of winter wheat and corn, the abundance of mills that prepared the grains, and the culture of health food begun with Dr. Kellogg's Battle Creek Sanitarium Health Food Co. In one instance, C. W. Post, who began his business with a cereal coffee called Postum, was successful and found he had several imitators of his product. He organized a separate company and put out a cereal coffee called "Monk's Brew" that sold for one-fifth the price of Postum and was advertised to be equal to the other rival cereals. In fact, the box contained the same exact product as the more expensive Postum. The price of Monk's Brew was so much lower and the quality much better than that of Post's competitors, that it eventually drove them out of business. Monk's Brew went off the market, and Postum was left without competition.²⁵

By 1901, Battle Creek was inundated with health food "factories." Some operations populated mere tents or sheds, while some existed only on paper. When these fly-by-night operations failed, they left behind their investors. Because so many of the enterprises went out of business as quickly as they appeared, local banks refused to provide business loans to cereal entrepreneurs. W.K. Kellogg, however, had some insurance money from a fire that destroyed his first small plant, and a loan from a bank in Chicago. He was ahead of the pack.²⁶ By 1909 what had been forty cereal plants dwindled to just eight very powerful businesses: the Kellogg Toasted Corn Flake Co.; Postum Cereal Co.; Malta-Vita Pure Food Co.; Quaker Oats Co.; Mapl-Flake Mills; National Cereal Co.; Sanitas Nut Food Co.; and Battle Creek Sanitarium Food Co.²⁷ Though there were other important industries in town, Battle Creek gained national recognition as "the city that feeds the world breakfast."²⁸

The banks operating in Battle Creek grew alongside the major cereal manufacturers, which by the 1920s were thriving. Strong relationships between industry and bank leadership resulted. For instance, the four largest stock-holders in Old-Merchants National Bank & Trust Co. were the Kellogg Co., The W.K. Kellogg Foundation, General Foods Corp. and Postum Co. The president of the Kellogg Co., L.J. Brown was a director at Old-Merchants National Bank & Trust Co, as was the general superintendent of General Foods Corp., R.R. Thompson. Similarly, a director of the nearby Central National Bank was also founder of Postum Cereal Co. C.W. Post.

In 1930, W.K. Kellogg had implemented a revolutionary six-hour day shift system at the Kellogg Co.: three eight-hour shifts were replaced with four six-hour shifts.²⁹ The system increased productivity by bumping up hourly wages by 12.5 percent,³⁰ while reducing overall hours and

²³ Howard Merkel. 2017. *The Battling Brothers of Battle Creek*. New York: Pantheon Books.

²⁴ Ibid., Pg. 110-111.

²⁵ Arthur J. Middleton. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg 60.

²⁶ Ibid, pg. 61.

²⁷ Ibid.

²⁸ "Food Industry is Secure Foundation for City's Growth." *Battle Creek Enquirer*. August 12, 1931.

²⁹ Benjamin Kline Hunnicutt. 1966. *Kellogg's Six-Hour Day*. Philadelphia, PA: Temple University Press.

³⁰ <http://theweek.com/articles/454364/what-happened-sixhour-workday> Accessed 3/6/2018

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only slightly reducing overall pay. The goals of the program were to reduce unemployment in the community, to increase worker efficiency, and to provide employees “greater opportunity for recreation and enjoyment — outside of business hours,” which would “mean better living and working conditions generally.”³¹ Kellogg’s six-hour shift initiative won immediate support from President Hoover’s Emergency Committee for Employment, labor publications, the Harvard Graduate School of Business Administration, and — most importantly — Kellogg’s workers themselves. Surveyed workers reported having more time for family, friends, and a variety of activities— including home improvement projects, farming and gardening, caring for sick relatives, hunting and fishing, canning and crocheting, visiting with neighbors, volunteering with religious communities, participating in amateur sports, playing and teaching music, reading to their children, taking career development classes, spending time appreciating nature, and even, in the case of at least one woman, learning to fly a plane.³² The bold plan kept Battle Creek workers from feeling the full impact of the economic depression of the early 1930s.³³ Initially the six-hour day spurred on community activity and allowed workers to be more productive at work, however with the advent of television in households, positive outcomes diminished. The idea of a six-hour day was eventually “denigrated and feminized” and many workers did not receive enjoyment from their marginal leisure hours.³⁴ The shifts reverted to eight hours in 1985.³⁵

Banking History of Battle Creek, 1837-1929

The first bank in the village was organized in early 1838 following the passage of the state’s general banking laws in March and December 1837. The laws allowed banks to be established by any group so long as they met the few requirements enumerated in the laws. The Bank of Battle Creek was organized in January 1838³⁶ by Sands McCamly and several other investors, with capital of one hundred thousand dollars.³⁷ Between August 1837 and February 1838, some forty banks were established throughout the state.³⁸ In 1929 the *Enquirer and Evening News* reported that the Bank of Battle Creek had been in business for a mere six months before it was replaced by various private banks that had been established by well-to-do settlers in the area.³⁹

Beginning in July 1851, Loyal C. Kellogg operated a bank in a twenty-foot-by-thirty-foot building in Battle Creek where he swapped due bills and brought buyers and sellers together.⁴⁰ As there was not much actual money to be exchanged in the early days of settlement, his bank facilitated trading and exchanging of goods and business notes, using specie or cash “to match up the uneven ends of a trade.”⁴¹ Kellogg made application for a nationally-chartered bank in 1865. He established the First National Bank of the City of Battle Creek in June of that year and moved

³¹ <http://www.feministsforlife.org/shifting-the-balance-kelloggs-six-hour-workday/> Accessed 3/6/2018

³² Ibid.

³³ Benjamin Kline Hunnicutt. 1966. *Kellogg’s Six-Hour Day*. Philadelphia, PA: Temple University Press.

³⁴ <http://theweek.com/articles/454364/what-happened-sixhour-workday> Accessed 3/6/2018

³⁵ Benjamin Kline Hunnicutt. 1966. *Kellogg’s Six-Hour Day*. Philadelphia, PA: Temple University Press.

³⁶ Theodore H Hinchman. *Banks and Banking in Michigan*. Detroit: Wm. Graham, Printer. 1887, p. 31.

³⁷ *Detroit Free Press*, February 21, 1838. Vol.1, No.221.

³⁸ “General Bank Associations of Michigan,” *Detroit Free Press*, February 23, 1838.

³⁹ “We Believe in Battle Creek.” *Enquirer and Evening News*, July 1, 1929.

⁴⁰ “Bank’s Story is Engrossing One.” *The Enquirer and Evening News*. August 12, 1931.

⁴¹ Ibid.

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his bank to 12 West Michigan Avenue. He sold his interest to Victory P. Collier in August 1867. In 1885 the name was changed to National Bank of Battle Creek, and in 1891 a savings department opened.⁴² The bank merged with the Farmers & Mechanics Bank in 1898 and in 1902, what was now Old National Bank moved to the “banking corners” at Michigan Avenue (formerly Main Street) and Capitol Avenue (formerly Jefferson Avenue). Centered around this intersection were three of the four banks operating in Battle Creek: Old National, City Bank, Merchants Savings

During a three-week financial panic in October 1907, when most banks required a month’s notice to withdraw funds to stem bank-runs, the Old National Bank remained financially solvent, and met the withdrawal demands of its customers.

Meanwhile, the other side of the Old-Merchants National Bank & Trust Co. lineage began in 1855, with the private bank of Leon & Jennings. The following year, Jennings sold his interest and the bank became Leon & Sanborn. In 1859, alongside other maturing banking operations, the private bank of A.C. Hamblin succeeded it, then received a national charter as the Merchants National Bank of Battle Creek on June 2, 1888. Federal charters required banks to meet certain regulatory standards, thus creating more reliability and safety than the private banks of the ‘free-banking’ era. The bank reorganized into the Merchants Savings Bank on April 1, 1895.⁴³ This name change emphasized the expanding capabilities of the bank, which now allowed for depositors to receive interest from deposits.

The nationwide and fundamental change in the banking industry from private banking to the more structured and regulated “national” banks illustrated in the formation of Old-Merchants was an incidental outcome of the Civil War. The establishment of a national currency in 1865 effectively created the national banking system.⁴⁴ Prior to this time, “free” banks each printed their own notes instead of using a state or national currency. This proliferation of often unsecured currency resulted in the failure of many large projects when banks issued too many notes without enough gold or assets backing it. The term “wildcat,” used nationally, first came into use in the 1830s when bankers supposedly established free banks in inaccessible locations in the Michigan wilderness, where it was imagined that wildcats roamed. This wildcat currency had questionable backing, and the sometimes-reckless banks that issued them were called wildcat banks. The inaccessible locations of these bank buildings made it difficult for those holding notes to redeem them, “and banks with fewer notes redeemed could hold less specie and generate higher net revenue for their owners.”⁴⁵

Some banks in the free-banking era went to extremes to keep their bills from being redeemed, like building their banks in the wilderness at the end of winding, inaccessible roads. Others, like one in Battle Creek, created socially awkward moments to scare off those wishing to redeem notes.

⁴² Al Brobrofsky. Notes included in his personal collection of banking artifacts.

⁴³ Washington Gardner. 1913. *History of Calhoun County Michigan*.

⁴⁴ Ibid.

⁴⁵ Gerald P. Dwyer, Jr. “Wildcat Banking, Banking Panics, and Free Banking in the United States.” *Economic Review*, December 1996.

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Strangers were not welcome at this bank [Bank of Battle Creek] for most of them wished to redeem Battle Creek notes. When one of these optimists appeared the Cashier, Toman W. Hall, used to make a hurried retreat through the back door, leaving a [man] in charge of the situation. This well trained lounge (Lou Jackson) would seize a broom and start singing at the top of his voice. All inquiries were met with foolish chatter. After waiting some time, and expressing his opinion of absent cashiers and stupid [men] the stranger would depart, and Lou would signal that the coast was clear.⁴⁶

Wildcat banking created uncertainty, bankrupted people, and led to stagnancy in business.⁴⁷

In the free-banking era, the federal government held to a policy of refusing state bank notes in payment for duties, revenue, and government land, as the notes were not guaranteed to have value. The Michigan state legislature, private corporations, and the public agreed upon the need for legislation, so after 1865, banks could better participate in industrial and commercial growth⁴⁸ and by 1912 no Michigan banks had failed.⁴⁹ This period of stability allowed for economic growth and expansion of commerce in the Battle Creek area.

Old-Merchants National Bank and Trust Company

The Old-Merchants National Bank and Trust Company was created in 1929 by the merger of two longstanding Battle Creek banking institutions, the Old National Bank and Trust Company and the Merchants Trust and Savings Company. For years these banks operated nearly side by side, with only the four-story Penniman Block between them. Between 1916 and 1930 Old Merchants operated from a building at 29-31 West Main Street, which was located in the middle of the block in approximately the same location as the Old-Merchants building. That site had previously been the location of the Battle Creek City Hall, but when the city hall was moved to a new building in its current location, the city sold the site to Old National Bank. Just to the south of the Old National Bank was the Penniman Block at 25 West Main Street, and directly to the south of that building was Merchants Savings Bank at 23 West Main Street. After the merger of the two banks in 1929, the new institution acquired the Penniman Block and used a portion of it for office space⁵⁰ until it was demolished for the construction of the Old-Merchants tower.

Friendships and business relationships existed between the board members of the Old National Bank and the Merchants Savings Bank. In the late 1920s the city's industries expanded rapidly, and discussion began about the merger of the two banks that together could more ably support the financial needs of local business. The merger of the banks was ratified by their respective boards in June 1929, and it was announced that the new bank would officially open for business in September that year⁵¹ (the merger was especially timely because the president of Merchants

⁴⁶ Harold L. Bowen. 1956. State Bank Notes of Michigan. Detroit: Havel Advertising Services, Inc. Pg 3.

⁴⁷ "Bank's Story is Engrossing One." *The Enquirer and Evening News*. August 12, 1931.

⁴⁸ "Bank's Story is Engrossing One." *The Enquirer and Evening News*. August 12, 1931.

⁴⁹ Washington Gardner. 1913. *History of Calhoun County Michigan*.

⁵⁰ Penniman Block to Supply Space. *Enquirer and Evening News*, July 17, 1929.

⁵¹ "Local Bank Merger Formally Ratified." *Enquirer and Evening News*, July 21, 1929.

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Savings bank died in 1930, the vice president later that year, and the chairman of the board the following spring). The resulting institution became the Old-Merchants National Bank & Trust Co., informally called "Old-Merchants".⁵²

W. J. Smith, chairman of the board of directors for the Old-Merchants, recounted a dinner where, "we discussed the probabilities of a city of a population of 100,000...when we build a new, model banking house...we are simply accepting Battle Creek for what it is, and what it soon is to be."⁵³ In 1929, when the decision was made to build a grand bank building, the city had enjoyed a very long period of financial stability and growth. The populace was generally generous and progressive. For instance, a fund drive in 1929 gathered enough pledged money from residents to build a new community hospital.⁵⁴ A January 1, 1929, special section of the *Enquirer and Evening News* proudly announced "WE BELIEVE IN BATTLE CREEK" and celebrated the news of the merger of the Old National and the Merchants Savings banks as "the most significant step to occur in banking circles in many years." The newspaper also listed "representatives from various businesses and professions who are dependable Battle Creek institutions" emphasizing the good reputation of these local businesses. The new president of this bank was Lon J. Karcher, who was a very close friend of W. K. Kellogg.⁵⁵ With the close ties between the bank and the thriving cereal industry, and the optimism of residents in the town, the city seemed certain to become the thriving metropolis imagined by Smith, and at the center of it would be Old-Merchants bank.

Given the upward trajectory of the city, and the strength of the new bank (the largest financial holdings between Detroit and Chicago),⁵⁶ the decision was made to build a much larger building. One that appropriately reflected the stature of Old-Merchants National Bank and Trust Company.

The stock market crash on October 29, 1929, and the ensuing economic depression adversely affected the hoped-for development of Battle Creek and countless other American communities. The pledged money for the hospital could not be collected, many residents worked reduced hours, and the economic shift changed the banking industry of the city.

Through the gloom of the depression however, the new bank, Old-Merchants National Savings & Trust Co., commenced operations in a new high-rise building in the summer of 1931 with thousands of residents celebrating at the opening. The *Battle Creek Enquirer* and *The Evening News* ran a special thirty-page section of the day's newspaper that discussed various facets of the banking organization, the building, and the history of the city. By December 1932 the assets of Old-Merchants totaled more than seventeen million dollars.⁵⁷

⁵²"Bank's Story is Engrossing One." *The Enquirer and Evening News*. August 12, 1931.

⁵³ "Group of nine laid bank plan." *The Enquirer and Evening News*. August 12, 1931.

⁵⁴ "Complete General Hospital This Year." *Battle Creek Enquirer*. January 1, 1929.

⁵⁵ Letter from W.K. Kellogg to Mrs. Lela M. Karcher, Nov. 2, 1928. Private collection of Al Bobrofsky.

⁵⁶ "Old-Merchants to reorganize; is closed today." *The Enquirer and Evening News*. June 13, 1933.

⁵⁷ "Old-Merchants to Reorganize; Is Closed Today." *Enquirer and Evening News*. June 13, 1933.

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Yet, the jubilant fervor would be short-lived. The state-imposed bank holiday and “continued and heavy withdrawals” by depositors in Battle Creek and surrounding towns resulted in the board of directors closing the bank on June 13, 1933. Though the bank eventually reopened it operated under federal supervision and closed most of its functions. Several reorganizations plans were submitted, but it would not be until June 1934 when the bank fully resumed all functions.

Battle Creek’s Twin Towers

In the era of high-rise mania, Battle Creek was among many cities in the nation that saw skyscrapers erected at the end of the prosperous “roaring twenties.” Old-Merchants National Bank & Trust Co. and Central National Bank constructed similar looking Art Deco buildings one block apart West Michigan Avenue. The buildings seemed to race each other to the clouds, and their exterior limestone curtain walls and tapered set-backs showed clear similarities.

Central National Bank took only 299 days to complete,⁵⁸ and topped off on June 20, 1931⁵⁹ at 233 feet tall with eighteen stories of retail and rental space, plus a two-story residential penthouse.⁶⁰ It was built atop the former bank by Holabird & Roche architects, pioneers in skyscraper design. The tower exemplified a simple, modern form of Art Deco, with the interior emphasizing simple parallel line details around door knobs, in lighting, flooring materials and bronze detailing.⁶¹ The tower contained leased office space for attorneys, physicians, dentists, accountants and real estate agents, as well as an apartment on the top two stories for prominent residents Mr. and Mrs. Ezra Clark. Mr. Clark was a director of Central National Bank.

The eighteen story Old-Merchants National Bank & Trust Co. opened the doors to its towering building on February 24, 1931.⁶² It reached 238 feet and six-inches tall,⁶³ five-and-a-half feet taller than its neighbor. The building is more eclectic in its design, due to its lavishly painted interior dome, but it symbolized the same determination and optimism of the era.

An entire section of the *Battle Creek Enquirer* and *Evening News* was dedicated to each bank’s opening, funded by advertisements from most local businesses creatively well-wishing the banking operations in each new towering building.⁶⁴ The Battle Creek building race served to generate community pride and excitement.⁶⁵

The Failure of Old-Merchants National Bank & Trust Co.

⁵⁸ “The Battle Creek Tower – A story from Roger Hinman.” <https://hinmancompany.wordpress.com/2015/07/02/the-battle-creek-tower-a-story-from-roger-hinman-2/>. Accessed 3/5/2018.

⁵⁹ “Foundations and Pinnacles.” *Battle Creek Enquirer*. June 14, 1931.

⁶⁰ “The Heritage Tower.” http://www.heritagebattlecreek.org/index.php?option=com_content&view=article&id=98&Itemid=73

⁶¹ “Central National Bank.” January 2008. National Register of Historic Places Form.

⁶² “Fortune moved as bank enters new structure.” *Battle Creek Enquirer and Evening News*. February 22, 1931.

⁶³ “New Building To Be Known As The Tower.” *The Enquirer and Evening News*. August 12, 1931.

⁶⁴ *Battle Creek Enquirer and Evening News*. August 13, 1931 and June 20, 1931.

⁶⁵ “The Heritage Tower.” http://www.heritagebattlecreek.org/index.php?option=com_content&view=article&id=98&Itemid=73

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While Battle Creek's cereal industry was enjoying world-wide renown, the United States stock market was also undergoing rapid expansion, reaching its peak in August 1929, after a period of unfettered speculation. Mounting debt, low wages, issues in the agricultural industry, and an excess of large bank loans that were not properly secured created a perfect storm as stock prices started falling. The psychology of panic caused mass stock sell-offs and billions of dollars were lost, leaving thousands of investors empty-handed. Though recovery began immediately, stocks were left at twenty percent of their value and by 1933, nearly half of the banks in the United States had failed.⁶⁶

On February 14, 1933, William A. Comstock, the governor of Michigan declared a state "bank holiday" to give two major banks in Detroit a period to collect assets in response to runs on the banks. A bank run happens when a large number of depositors simultaneously lose confidence in the security of their bank, leading them to all withdraw their funds at once.⁶⁷ When this happened to a large Detroit bank, only a fraction of the cash needed was on hand. The institution needed to liquidate loans and sell assets at a loss to meet cash demand, and the losses broke the bank's solvency. That bank, in need of cash, turned to another lending institution, leading to a corresponding run on the second bank.⁶⁸ Another factor in the volatility of banks centered on "floating checks", where the bank receiving a deposit accounted for the funds as well as the bank paying out the funds. At the time, hoarding of cash and gold reduced the supply of money available for exchange. This was a third pressure that could create solvency issues for banks.⁶⁹ Though the Detroit run on banks resulted in the nation's first bank holiday, several other states began having issues with public confidence and unpredictability as well and instituted their own holidays.

On March 5, 1933, just hours after his inauguration, President Franklin D. Roosevelt declared a national "bank holiday" in response to a resolution issued by the Federal Reserve. All banking operations ceased until March 13. Lawmakers in Washington, D.C., grappled with the task of re-opening the banks, and decided to assign banks to re-open in stages, depending on their size and standing with the Federal Reserve. The decision was made to issue currency against the assets of the banks, instead of gold, to allow for the quick but cautious reopening of the banks. By March 15, banks controlling ninety percent of the country's banking resources had resumed operations and in a concerted show of patriotism, deposits far exceeded withdrawals. But four thousand banks, most of which did not hold a large enough percentage of currency in gold, closed for good.⁷⁰ At this time, the Old-Merchants National Bank & Trust Co. was in a very comfortable position and deposits were "on the upward climb."⁷¹

Old-Merchants was one of only seven banks in the state to reopen the morning of March 14, 1933, with a license to resume business. The license was based on the examination of the bank

⁶⁶ "Stock Market Crash of 1929." <https://www.history.com/topics/1929-stock-market-crash>

⁶⁷ "Bank Run." www.history.com/topics/bank-run. Accessed 3/3/2018.

⁶⁸ "Banking Panics of 1930-31." www.federalreservehistory.org/essays/banking_panic_1930_31. Accessed 3/4/2018.

⁶⁹ Ibid.

⁷⁰ "Bank Holiday of 1933." www.federalreservehistory.org/essays/bank_holiday_of_1933. Accessed 3/4/2018

⁷¹ "Old-Merchants to Reorganize; is Closed Today." *Battle Creek Enquirer*. June 13, 1933.

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by Federal Authorities.⁷² Reserve banks were now required to hold forty percent of the paper currency they issued in gold reserves, and only ten percent of a bank's income could come from securities.⁷³ Business resumed as normal. But over the weeks of recovery, ignoring President Roosevelt's plea for reason and calm, some bank patrons slowly began withdrawing postal savings and Liberty bonds, the regulation of which the bank did not control. They sold the Liberty bonds for currency, and again hoarded cash.⁷⁴ Because the bank was the largest in the region, and conspicuous because of its size and its early re-opening, people in other areas of the region where banks were still closed urged their Battle Creek relatives and acquaintances to withdraw extra money on their behalf, fearing another crisis. This pressure, which grew steadily over the weeks and months following the national bank holiday, was a detriment to the depositors who left their money in the bank. After months of inequity in withdrawals, the bank leadership called for Old-Merchants National Bank & Trust Co. to close.⁷⁵

On June 13, 1933, Wendell L. Smith was appointed to the position of conservator of the Old-Merchants, and he indicated that he would accept the position, being that he was already the vice-president and director of the bank. In an article in the *Battle Creek Enquirer and Evening News*, Smith indicated that the bank would reopen by June 15, following reorganization.⁷⁶ Both hope and confidence was expressed by Smith that regular banking business would soon be resumed. Smith explained, "The present situation in the bank's affairs is brought about by continued and heavy withdrawals following the opening after the moratorium, which had continued to the point where the directors and officials considered the closing and the request for a conservator to be necessary for the protection of the depositors."⁷⁷ Smith indicated, "it has been known for some days past that movements were in progress here for the organization of a new bank to take over the assets of the Old-Merchants National and carry on business as usual, with a complete backing of federal capital as well as with a substantial under-writing of additional local capital."⁷⁸

Some of the bank's operations remained open – patrons could access their safety deposit boxes, for instance – but all assets were in trust under the strict supervision of the federal government until June 9, 1934. This freeze of depositors assets affected the savings of some twenty-five thousand patrons.⁷⁹

The Reconstruction Finance Corporation (RFC) was created just before Roosevelt came into office to inspire confidence among businesses. However, their funds were limited, and there were many banks to be reorganized. Therefore, the RFC proposed to restore fifty percent of deposits⁸⁰ because the balance of the deposits were needed to fund "slow assets" which would

⁷² Ibid.

⁷³ "Bank Holiday of 1933." www.federalreservehistory.org/essays/bank_holiday_of_1933. Accessed 3/3/2018

⁷⁴ "Bank Run." www.history.com/topics/bank-run. Accessed 3/6/2018

⁷⁵ "Old-Merchants to Reorganize; is Closed Today." *Battle Creek Enquirer*. June 13, 1933.

⁷⁶ Ibid.

⁷⁷ "Old-Merchants to Reorganize; is Closed Today." *Battle Creek Enquirer*. June 13, 1933.

⁷⁸ Ibid.

⁷⁹ Arthur J. Middleton. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg 81.

⁸⁰ "Committee Statement." *Enquirer and Evening News*. August 1, 1933.

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likely otherwise not be recouped.⁸¹ The understanding, during reorganizing efforts for the Old-Merchants bank, was that half the new bank's stock would be purchased by the government, and therefore the bank would be one hundred percent liquid. Stockholders of the new bank would "be free from assessment liability, the assessment liability being replaced by insurance guaranty."⁸² "Additional capital would be provided so that depositors would have available a definite percentage of the money now impounded," as to insure confidence in the bank. Furthermore, the bank retained as an asset its relatively recently constructed high-rise building.⁸³

When the crisis began, over eight thousand commercial banks belonged to the Federal Reserve System, but sixteen thousand did not.⁸⁴ Due to the new rules enacted after the bank holiday, nearly all banks moved to be part of the Federal Reserve System. According to an inquiry of the 1933 banking crisis:

The number of banks licensed to resume regular business after the banking holiday that have subsequently been obliged to close their doors has not been made public. It has been stated informally, however, that very few member banks have experienced such difficulty and that the number of nonmembers is smaller than might have been expected. The largest licensed national bank to get into trouble was the Old-Merchants National Bank and Trust Company of Battle Creek, Michigan, which had deposits of around \$11,500,000 when it suspended business on June 13. Its closing caused runs on the two other national banks in Battle Creek, but they were able to withstand pressure and the runs subsided.⁸⁵

Under the supervision of the federal government, the defunct bank was reorganized as Security National Bank of Battle Creek in 1934. In December, Smith asked Lonnn J. Karcher to take over his responsibilities as the new president of Security National Bank, now capitalized at over one million dollars. Karcher had a long history with the bank, having begun his service as a messenger clerk and ended as president of Old-Merchants.⁸⁶ George C. McKay, vice-president of the Kellogg Co., was named Chairman of the Board.

George C. McKay

McKay's Early Years

Just before the turn of the century in Battle Creek's nearby village of Augusta George C. McKay had dropped out of high school to work in order to make money to marry his sweetheart, Ella Dole. In these early years McKay knew nothing about bookkeeping, yet, this proved to be an asset when he was hired by the treasurer and office manager for Postum Cereal, M.K. Howe.

⁸¹ "Committee Back with Plan for New Bank Here." *Enquirer and Evening News*. July 30, 1933.

⁸² "Committee Statement." *Enquirer and Evening News*. August 1, 1933.

⁸³ Ibid.

⁸⁴ "Banking Panics of 1930-31." www.federalreservehistory.org/essays/banking_panics_1930_31. Accessed 3/3/2018

⁸⁵ "Closed Banks and Banking Reform."

<http://library.cqpress.com/cqresearcher/document.php?id=cqresrre1933081200&type=hitlist&num=1>. Accessed 3/6/2018

⁸⁶ "Lonnn J. Karcher Heads New Bank." *Enquirer and Evening News*. December 4, 1933.

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Howe was pleased to meet a young man with ambition who would not require “un-learning” to learn proper bookkeeping. Ella was four years younger than George and promised to marry him when she turned eighteen. George needed to accumulate some wealth before she graduated from high school and they started a family. He was a hard worker and earned both raises and responsibilities at Postum. However, one day, McKay made an error and was mistakenly led to believe by Howe that he should be looking for a new job. Howe had warned him that, “we make only three errors here.” McKay, not understanding Howe’s dry sense of humor, decided to leave his position before he made two more mistakes and was forced out.⁸⁷

McKay had a friend at the Malta-Vita company, who hired him for two years. The business underwent several managerial changes in rapid procession, and McKay felt the firm would not survive due to inept management.⁸⁸

In about 1904 his employer from a job McKay held as a teen in Augusta purchased a grist mill and converted it into a factory. McKay resigned at Malta-Vita and became the bookkeeper for Hibbard Food Co. However, he soon discovered that Hibbard did not have working capital. McKay sheepishly informed his boss and offered to work for a combination of cash and credit. The company folded just as McKay was to be married. He canceled his honeymoon and took a short-term job as a night-manager at the Post Tavern but didn’t like to leave his wife alone at night. As his whirlwind career path swirled, he stayed for a spell at the National Cereal Co. before returning for a stint to Malta-Vita until 1908. Again, he saw from his vantage point of the books the signals of the company’s decline. Just when he was ready to leave his position, a former co-worker at Malta-Vita encouraged McKay to interview with the Battle Creek Toasted Corn Flake Co.⁸⁹

When W.K. Kellogg interviewed McKay, he informed him that workers were to work on Sundays, as Saturday was the sabbath for the many Seventh Day Adventists that were employed by Kellogg. When McKay did not react negatively (he was a spiritual, though not a church-going man), Kellogg took a liking to the young man sitting before him and offered McKay the job of head bookkeeper. McKay’s position with the company began with a significant challenge – Kellogg had not kept any books. Kellogg gave McKay free reign to create the recordkeeping system that would eventually track the progression of Kellogg as he became a millionaire.⁹⁰

One innovative step McKay took in his bookkeeping position was to make the company’s salesmen more autonomous. He copyrighted for their use a small booklet containing a simple bookkeeping course. This allowed each salesman to be his own bookkeeper.⁹¹ It was also McKay’s idea to keep a “little black book” for Mr. Kellogg with up-to-date confidential information. In the book, he gave Kellogg conversational nuggets. “I figured out for W.K. that on Nov 2, 1936, that five thousand dollars (of stock purchased when the company was formed)

⁸⁷ Arthur J. Middleton. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg 37-38.

⁸⁸ Ibid., Pg 41.

⁸⁹ Ibid. Pg 45.

⁹⁰ Ibid. Pg 47-48.

⁹¹ Ibid., Pg 67.

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would be worth 3,278,276.40 dollars,”⁹² and Kellogg then dropped the information into conversation when chiding stockholders from not having invested earlier in his company. Kellogg called McKay “the watchdog of the treasury.”⁹³

Early on, McKay approached Kellogg about purchasing stock through a payroll deduction. When he successfully paid for one hundred shares at nine dollars per share, he inquired about buying another one hundred shares. Kellogg, however, had just received controlling interest of stock in his company in 1911, and he was not ready to sell more, even to McKay. So McKay approached the City National Bank, and using his shares as collateral, doubled his stock purchases by purchasing the bank’s shares until he became one of the major shareholders in what became the Kellogg Co. in 1922.⁹⁴

In 1920, McKay was named vice president and treasurer of the Battle Creek Toasted Corn Flake Company (later renamed Kellogg Company). Over the years McKay held various executive level positions with the company and its subsidiaries. McKay remained with the Kellogg Company until 1936, resigning then as vice president, secretary, and treasurer. He wrote in a journal that he was never interested in the position of president. McKay stated to Kellogg that he was satisfied with his job and did not desire to succeed or challenge Kellogg, with whom he had a warm friendship.

His success at Kellogg allowed McKay to pay off the mortgage on his parents’ home, and purchase a home for his family at 111 Ann Avenue early on.⁹⁵ The McKays had a son, George E. McKay, in 1920, whom his father lovingly taught to be ethical and cultured, guiding him by writing numerous poems regarding character building, and enrolling his young son in activities like horsemanship, trapshooting, and violin.⁹⁶

McKay’s Banking Years

While still at Kellogg Co., McKay was approached by federal representatives to assume the chairman of the board of directors’ position with Security National Bank. McKay was already a member of the board of directors, and he had acquired about ten thousand dollars in stock, but he was not yet a major stockholder. When asked why he was chosen, the official replied, “you seem to have the least number of enemies of any of the men we have considered for the job. The new bank needs friends, not enemies.” Though he was not a “banker” he understood what the bank needed. “I wanted to create an atmosphere of friendliness and welcome to the public.”⁹⁷ McKay, inspired by Kellogg’s earlier dedication to his workers stated, “This town needs this bank and I’m going to see that it keeps it.”⁹⁸

⁹² Arthur J. Middleton. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg 66.

⁹³ *Ibid.*, pg. 56.

⁹⁴ *Ibid.*, pg. 56.

⁹⁵ *Ibid.*, pg. 52.

⁹⁶ *Ibid.*, pg. 58.

⁹⁷ *Ibid.*, pg. 81.

⁹⁸ *Ibid.*, pg. 81.

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McKay began as chairman of the board of Security National bank in 1934, but continued his work at the Kellogg Company. In 1936, McKay resigned from active work with the Kellogg Co. to devote his full attention to the bank, though remained with the Kellogg Co. board of directors. George C. McKay's office was located on the second floor of the building in the east corner. Prior to the reorganization of the bank, this office had been occupied by the bank's previous chairman, William J. Smith, who retired in 1933. McKay continued to use this office throughout his tenure with the bank, only leaving it when he retired in 1976.

According to his biography, McKay implemented an innovative idea early on in his position at the bank:

Some 20,000 depositors of the Old-Merchants Bank were paid off in full because of the generous voluntary action of the bank's four largest depositors: the Kellogg Co., The W.K. Kellogg Foundation, General Foods Corp. and Postum Co. These heavy depositors accepted total liquidation payments of 40 per cent instead of the originally scheduled 65 percent of their accounts. Thus all depositors whose accounts were less than \$100 were paid off in full. This affected thousands of school children and other small depositors.^{99 100}

This action was encouraged by the bank's board of directors, which included L.J. Brown, president of the Kellogg Co., and R.R. Thompson, general superintendent of General Foods Corp,¹⁰¹ the former Postum Cereal Co. McKay had a very close relationship with Kellogg Co. and the W.K. Kellogg Foundation, and these trusting relationships were extremely important to the recovery of the city.

The news of the opening of the Security National Bank and the release of residents' deposits "came as a tonic not only to Battle Creek but to hundreds of depositors in adjacent cities and villages and on farms. Some twenty-four thousand depositors were affected."¹⁰² Bank patrons would finally be able to purchase merchandise that they had wanted and needed for the last year. "We're going to be frightfully busy but we're happy...I tell you these have been days, yes, months of torture," said a bank official.¹⁰³

This action was a result of the 1933 Glass-Steagall Act signed by President Roosevelt to separate commercial and investment banking. Investment banks were prevented from taking deposits, and commercial Federal Reserve member banks no longer could deal with non-governmental securities for customers and prohibited them from dealing in securities themselves.¹⁰⁴ It also worked to guaranty bank deposits. Starting July 1, 1934, the Federal Deposit Insurance Corporation, which was implemented by the Act, gave a one hundred percent guaranty on deposits up to ten thousand dollars; a seventy-five percent guaranty on deposits from ten

⁹⁹ Arthur J. Middleton. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published.

¹⁰⁰ "Will Pay in Full All Deposits Below \$100." *Battle Creek Enquirer and Evening News*. April 28, 1934

¹⁰¹ "Food Industry is Secure Foundation for City's Growth." *Enquirer and Evening News*. August 12, 1931.

¹⁰² "To the People of the Battle Creek Community." *Enquirer and Evening News*. June 9, 1934.

¹⁰³ Ibid.

¹⁰⁴ https://en.wikipedia.org/wiki/Glass%E2%80%93Steagall_legislation Accessed 3/6/2018.

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thousand dollars to fifty thousand dollars and (beginning on January 1, 1934) a one-hundred-percent guaranty for deposits below 2,500 dollars.¹⁰⁵

Then, to “shake off” the Reconstruction Finance Corporation’s preferred stock control, and gain institutional independence,¹⁰⁶ McKay borrowed on his accumulation of Kellogg stock through an agreement with W.K. Kellogg. Through this arrangement with Kellogg, McKay bought out large stockholders Consumer’s Power Company and General Foods in order to gain control of the bank. During the first nine years of his chairmanship, he took no salary and worked full days, and paid interest on the loan he made in acquiring the controlling stock.¹⁰⁷

During the first year McKay assumed control of the bank, officials of Michigan National Bank, headquartered in Lansing, Michigan, repeatedly made offers to buy Security National Bank. He suggested that instead, then put their sights on the nearby Central National Bank, which they eventually purchased in 1947. McKay, at one point, turned down an offer to sell his control for twice what he paid. McKay stated that “he hadn’t bought control of the Security Bank to sell it.”¹⁰⁸

In 1936, McKay resigned his position at Kellogg Co. to devote more time to the bank. When asked “how did you have the nerve to do what you did, to risk your stock and security?” the banker did not have a ready answer but later said he did not feel the risk. “I was perfectly happy and content in what I was doing. I never worried.”¹⁰⁹ He worked steadily at the bank until 1973,¹¹⁰ fueled by his conviction that he, “could bring the bank back and regain for it the goodwill and confidence of the community.”¹¹¹

In the 1950s and 1960s, Security National Bank, led by McKay, grew to have branches in the Michigan towns of Nashville, Bellevue, Industrial, Lakeview, Urbandale, and Springfield.¹¹² McKay also oversaw and implemented automation advancements at the bank. In 1960 the bank acquired eight electronic paper processing machines from the Burroughs Corporation. In 1961, the bank introduced the installation of a Burroughs B251 Visible Record Computer. The 250,000-dollar machine was claimed to be the “world’s fastest paper document sorter,” and could process up to 1,560 documents per minute. The *Battle Creek Enquirer and News* reported that the installation of the machine at the Security National Bank was first of its kind in southwestern Michigan, with others located at banks in Detroit and Lansing.¹¹³

In March 1976, George C. McKay retired at age ninety-five as chairman of Security National Bank after serving the board for forty-two years. The board of directors named him “lifetime

¹⁰⁵ George G. Kaufman. 2012. *Restructuring the American Financial System*. New York: Springer Science & Business Media. Pg 11.

¹⁰⁶ Arthur J. Middleton. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg 91.

¹⁰⁷ Ibid., pg. 84.

¹⁰⁸ Ibid., pg. 86.

¹⁰⁹ Ibid., pg. 84.

¹¹⁰ Collier Collection. n.d. Willard Library. Archive of Residents, Vol. 49. Pg. 608.

¹¹¹ Arthur J. Middleton. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg 87.

¹¹² Ibid., pg. 87.

¹¹³ John L. Walter. “Security Bank Goes Electronic.” *Battle Creek Enquirer and News*. June 25, 1961.

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director emeritus” and “honorary chairman of the board.” The directors attributed the success of the bank to McKay’s guidance, stating “the bank would probably not have grown nearly as rapidly, nor attained such an enviable position with the community.” Notably the directors did not immediately name a successor to McKay.¹¹⁴

George C. McKay passed away in early June 1977. A remembrance published by the paper in the *Enquirer and News* conferred upon McKay the simple title of “outstanding citizen.”¹¹⁵

After the death of long-time bank president Horace Conklin in 1965, McKay’s son assumed the position at age forty-five. George E. McKay started at the bank as a building manager and teller, and later served as assistant vice president.¹¹⁶ He was named president in 1965, then chairman of the board and chief executive officer in 1979. In 1980 he began searching for a buyer for the bank so that he, as majority stockholder, could focus on his health and family. The bank was in good standing with assets of 114.3 million dollars, and was ultimately sold in 1981 to Detroit Bank & Trust Company, the predecessor of Comerica Incorporated.

McKay’s Business Interests

In addition to McKay’s work with the Kellogg Company and Security National Bank, he had also obtained controlling interest in the Battle Creek Food Company (BCFC), the oldest of Battle Creek’s cereal and health food producers.¹¹⁷ BCFC was founded in 1889 by John Harvey Kellogg, physician, director of the Battle Creek Sanitarium, author and activist, as the Battle Creek Sanitarium Food Company. The company produced cereals and other healthful foods. After his death in 1943 Kellogg’s assets had been divided in a lawsuit between the Seventh-day Adventist church, the Race Betterment Foundation (RBF), an arguably misguided but popular philanthropic eugenics organization started in 1906 by Kellogg’s estate, and the estate itself. George C. McKay, along with other family members, obtained controlling interest of the company in 1955 from the RBF, and then in 1956 acquired shares from the estate of John Harvey Kellogg to become “substantially the sole owner.”¹¹⁸ McKay served as the president of the firm, his son, George E. McKay, served as vice president, and his brother Eugene H. McKay, Jr., served as secretary and production manager. The acquisition of BCFC “reunited two of the city’s most experienced men in the food industry,”¹¹⁹ George C. and Eugene H. McKay. Upon the purchase, George C. McKay stated, “I have acquired this company with the single purpose of helping to follow the kind of program that the late Dr. Kellogg had intended... I am making this investment to perpetuate an idea which I consider sound and which, I am convinced, holds real promise for the future of Battle Creek and the building of Dr. Kellogg’s estate.”¹²⁰ As of 1956,

¹¹⁴ Stan Kaufman. “George C. McKay ends 42 years as chairman of Security National Bank.” *Enquirer and News*. March 18, 1976.

¹¹⁵ “George C. McKay, outstanding citizen.” *Enquirer and News*. June 7, 1977.

¹¹⁶ Arthur J. Middleton. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published., pg 87.

¹¹⁷ “New Silos Alter Skyline.” *Battle Creek Enquirer and Evening News*. February 14, 1960.

¹¹⁸ “McKay to Buy Remaining Battle Creek Food Stock.” *Battle Creek Enquirer and Evening News*. July 10, 1956.

¹¹⁹ “Health Food Pioneers Are United Again.” *Battle Creek Enquirer and News*. May 31, 1956.

¹²⁰ “George M’Kay Buys Control of Battle Creek Food Co.” *Battle Creek Enquirer and News*. May 31, 1956.

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BCFC produced seventy varieties of cereal and health food, and had “gained renewed importance” since McKay’s acquisition.¹²¹

In November 1960 the *Battle Creek Enquirer and Evening News* reported that the McKays sold the BCFC name and certain product lines to Worthington Foods, and the sold the cereal manufacturing equipment to Nabisco. The remaining property was held by the McKays operating as the Food City Packing Company.¹²² Food City appears to have ceased operation in the 1970s.

McKay’s Community and Philanthropic Activities

In addition to his business interests, George C. McKay was generous with his wealth, which was substantial due to his early purchases of Kellogg Co. stock, and his time and substantial leadership capabilities.

In the 1930s, McKay served as the chairman of the Calhoun County Emergency Relief Commission, and as the president of Community Hospital Association of Battle Creek. At the hospital he continued the “Battle Creek Idea”¹²³ of providing comprehensive, scientific medical service combined with preventative care and health education.¹²⁴ He also negotiated for the Security National Bank to be the trustee for a series of rarely-granted WPA loans for the completion of the hospital, which had lost pledged funding when the stock market crashed and only enough money was collected for the shell of the building to be constructed.¹²⁵

In 1951, after a decade of affiliation with the Sanitarium, McKay was named president of the Sanitarium board. There is “nothing but success in the future” for the Sanitarium, McKay said, and “wonderful good to the community and nation” would result now that he was in a position to further the welfare of the organization.¹²⁶ The building had been in receivership when he accepted board appointment in 1942 and the building was sold to the federal government in 1943 to become a rehabilitation hospital focusing on amputees. McKay began to rebuild the Sanitarium, still operating with three hundred employees and an income of over one million dollars per year. In 1958 he gave a thirteen-thousand-dollar contribution to the Race Betterment Foundation and shifted five properties previously ensnared in the legal mess of the estate to provide a new location for the Sanitarium.¹²⁷ The operation was a rare failure for McKay. In 1974 the Seventh-Day Adventist Church took over ownership and continued to operate the Sanitarium as a psychiatric facility until the end of the decade.

¹²¹ “Three Firms Contribute to ‘Health City’ Renown.” *Battle Creek Enquirer and Evening News*. February 15, 1959.

¹²² “Nabisco Leases Warehouse.” *Battle Creek Enquirer and News*. November 28, 1960.

¹²³ *The Battle Creek Idea*. U.S. National Library of Medicine, National Institutes of Health, <https://collections.nlm.nih.gov/catalog/nlm:nlmuid-101609361-bk>. Accessed March 21, 2018.

¹²⁴ “Community Salutes George C. McKay.” *Battle Creek Enquirer and News*. February 11, 1959.

¹²⁵ “Complete General Hospital This Year.” *Battle Creek Enquirer*. January 1, 1937.

¹²⁶ “Dr. Case Resigns Sanitarium Post.” *Battle Creek Enquirer*. July 10, 1951.

¹²⁷ “5-Way Deal Aids San and Race Betterment.” *Battle Creek Enquirer*. July 2, 1958.

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In 1962, McKay gave the Battle Creek Art Center thirty-thousand-dollars to establish the George C. McKay Civic Art Center. These funds provided the balance of their capital campaign.¹²⁸ The McKays later made several gifts of Kellogg Co. stock to the art center as an endowment, valued at nearly fifty thousand dollars.¹²⁹ The Battle Creek Art Center is still in existence today, and exhibits ten to twelve shows per year.¹³⁰

In his hometown Augusta, McKay funded the erection of the McKay-Dole Library in 1967 to honor of his wife, and a monument in the town park to celebrate early settlers to the area.

Additionally, he funded an amphitheater at Binder Park Zoo in 1977 using a gift of 250 shares of stock. The zoo was created in the mid-1970s on the outskirts of Battle Creek as a non-profit organization focused on wildlife conservation and the education of children.¹³¹

McKay the benefactor was also McKay the gifted oil painter. At age 51, he took up his childhood hobby, and completed over forty pieces.¹³² President Lincoln was a favorite subject, due to McKay's affinity for his view on religion and his ethical approach to politics. His Lincoln portraits hung in the Augusta School, Willard Library, and the Battle Creek Sanitarium, as well as in his office. McKay also presented one of his works, an oil painting of a rural scene, to Vice President Richard M. and Pat Nixon while they were campaigning in Michigan. A self-portrait hung in Security National Bank and was featured in the May 1962 edition of *Mid-Western Banker* magazine.¹³³

McKay was a man dedicated to his work, but also took time to be with his family. The elder McKay and his son especially enjoyed hunting and fishing on Gull Lake. McKay eventually purchased a summer home on the lake, (McKay family members still reside on the shores of Gull Lake¹³⁴) and he encouraged W.K. Kellogg to build his own Tudor-style Eagle Heights summer home nearby. Kellogg's thirty-acre property included one of the lakeside's highest vistas.¹³⁵ The Kellogg "Eagle Heights" home, completed in 1926, has been preserved and operated by Michigan State University (MSU) since 1952 as the W.K. Kellogg Biological Center.¹³⁶ It is the largest off-campus education complex and a world-class research institute administered through the MSU College of Agriculture and Natural Resources and the College of Natural Sciences.

After Kellogg visited a wildlife sanctuary in Canada and discussed with McKay the idea of creating his own area for the preservation of land and animals near Gull Lake. McKay, who was head of the Izaak Walton League, a conservation club, introduced Kellogg to the property owner

¹²⁸ Arthur J. Middleton. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg 96.

¹²⁹ "George C. McKay dies at 96; retired SNB chairman, benefactor." *Battle Creek Enquirer*. June 6, 1977.

¹³⁰ <http://www.artcenterofbattlecreek.org/about.html> Accessed 3/3/2018.

¹³¹ Collier Collection. n.d. Willard Library. Archive of Residents, Vol. 49. Pg. 608.

¹³² Arthur J. Middleton. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg 95.

¹³³ Ibid., Pg 96.

¹³⁴ <https://voterrecords.com/street/oakdale-hickory+corners-mi> Accessed 3/6/2018.

¹³⁵ Arthur J. Middleton. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg 77.

¹³⁶ <http://conference.kbs.msu.edu/manor-house/manor-house-history/> Accessed 3/3/2018.

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of the undeveloped Wintergreen Lake, just a mile from Eagle Heights.¹³⁷ McKay arranged an awareness-raising event that included his own passenger pigeon paintings as a centerpiece, to raise support among politicians and conservationists. The exposure encouraged the state legislature to pass a bill to establish a public sanctuary and wildlife preserve.¹³⁸ The 180-acre area was purchased by Kellogg in June 1927 with the goal “to teach an appreciation of the natural beauty of native wildlife,” while providing a place to breed game birds. The land was deeded in 1928 to Michigan State University, and is now part of the W. K. Kellogg Biological Station.¹³⁹

McKay’s Significance in Relationship to the Old-Merchants Building

Though McKay was active in Battle Creek business life for many years, he is most closely associated with Security National Bank and his philanthropic endeavors. It is not known if the Kellogg Company offices in which McKay first established himself in business are extant, and he did not maintain any known offices in relationship to his many community leadership roles. While the McKay house on Ann Street is extant, he was not merely a citizen activist, but the leader of the Security National Bank. As such the citizens of Battle Creek appear to have most closely associated McKay with his leadership of the bank during his productive life.¹⁴⁰

Architecture

The Art Deco style was not widely employed in Battle Creek, but several notable examples exist in addition to the Old-Merchants tower, including the Central National Bank tower (now called the Battle Creek Tower), with notable design similarities including a set-back exterior, and elevator door design and door handles. The 1933 W.K. Kellogg Auditorium, a two-thousand-seat venue for the Battle Creek symphony and other performing arts, is also designed in the Art Deco vocabulary. Renovated in 1980, its intricate gold patterns, theatrical lighting, and sleek paneling make this another gem of the city. The 1931 Community Hospital is another example of modernistic architecture, though with its horizontally emphasized exterior and port-hole windows in the tower it better exemplifies the successor to Art Deco, Art Moderne.¹⁴¹

The style of the Old-Merchants National Bank & Trust Co. building was described by Weary & Alford, architects of the building, in the initial *Manual of Information* made available at its opening as “Modified Modern.” “In the design, the architects embodied the new preference for well-proportioned flat surfaces and vertical lines but have avoided any exaggeration that would make the appearance grotesque. In general, the whole theme is modern, but not modernistic.” The style is a fusion of early Art Deco with the developing Art Moderne. While Art Deco is signaled by the embracing of vertical lines and rejecting complex forms of the Victorian Era in favor of flat, shiny surfaces, and bold contrasting colors, it also holds onto some of the graceful nature motifs of Art Nouveau. Art Moderne is a later development of the Modern Movement

¹³⁷ Arthur J. Middleton. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg. 77.

¹³⁸ Ibid., pg. 78.

¹³⁹ <https://birdsantuary.kbs.msu.edu/about/history-sanctuary> Accessed 3/3/2018.

¹⁴⁰ “George C. McKay, outstanding citizen.” *Enquirer and News*. June 7, 1977.

¹⁴¹ <http://www.phmc.state.pa.us/portal/communities/architecture/styles/moderne.html>

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which progresses into an even sleeker, air-streamed appearance, with fluid, often horizontal movement and machined geometric precision. There is a rejection of the restrained hand-crafted style of early Art Deco in lieu of the perfection of the machine-made.^{142, 143}

The Art Deco architectural style (1925-1940), like the Arts and Crafts Movement (1900-1930) and Art Nouveau style (1885-1915) that preceded the period, embraced many types of art. Common design elements were applied to interior design, jewelry, fashion, wallpaper, fabrics and *objets d'art* and industrial and product design, as well as to architecture. In the Old-Merchants National Bank & Trust Co. tower, Art Deco design is represented not only in the architecture, but in the elements and details that are more human-scale. It was present in the sleek cannister corridor lighting and in the design on the wastepaper receptacles which were flared marble sides with stylized flowers as braces. The elevator door decoration brings to mind oversized blades of grass flanked by skyward-reaching aluminum trim. Ceilings in the hallways celebrate a highly contrasted color scheme, even brandishing a checkerboard pattern above the stairway to the safe deposit room. The woodwork at the thirty teller stations on the main banking floor had an intricate diamond pattern, reflecting the diamond patterns on the lobby walls. But all of these small, organic details were dwarfed by the giant pillars of marble, the immense sleek walls, and the shiny, hard surface of the floor. The details read "friendly" but the cold, hard expansive marble surfaces signaled that the bank was a serious business.

The designers also included some of the early Art Deco organic detail in the metal grille work at the buildings' entrances and lobbies, and the carved female forms in archways. Aluminum peacocks were added as decorative window features, and towering eagle reliefs with great detail high up the building suggest that the architects envisioned a future of neighboring buildings would bring viewers high enough to enjoy the detail from eye level. But the use of these references to nature is restrained. Preference is given to the sleekness and celebration of industry and progress.

One of the outstanding features of the Old-Merchants National Bank & Trust Co. building were the dual escalators leading from the street level to the lobby. These escalators were not only the first to appear in Battle Creek but were among the world's first escalators to be installed in a bank.¹⁴⁴ At the base of the wooden-tread escalators, which were flanked by staircases, was a retractable, ornate gate that separated access to the banking lobby from access to the elevator lobby and arcade during closed banking hours. The gate retreated into the floor at the press of a button.¹⁴⁵ The escalators were a manifestation of progress and efficiency, themes of Art Deco and the era. The gate, there to keep people off the banking floor, was ornate enough to not be rude about its function.

Ornate gates guarded the vault room on the first floor, where upon the building's opening, there were four thousand safety deposit boxes (with capacity to expand to six thousand). The room

¹⁴² <https://www.thespruce.com/art-deco-vs-art-moderne-148869>. Accessed 2/16/2018.

¹⁴³ www.kalamazoomi.com/deco/decointr.htm> Accessed 2/16/2018.

¹⁴⁴ "Old-Merchants to reorganize; is closed today. *The Enquirer and Evening News*. June 13, 1933.

¹⁴⁵ Ibid.

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also had a “package vault” for bulkier items.¹⁴⁶ The gates echoed the vertical reach of Art Deco style, along with its intricate geometric patterns in the gates. Again, the function of the gates was softened by their artistic value.

The escalators were novel, but the lobby walls were truly remarkable. This golden travertine, quarried in what was then Czechoslovakia, was reported to be the first installation of this kind of marble by any American bank.¹⁴⁷ Some 110 tons were used to construct the walls of the banking lobby.¹⁴⁸

In July 1958 a fourth-floor fire caused 500,000 dollars of damage to the building, according to bank officials. The fire destroyed the studios of radio station WBCK, which housed a collection of fifteen thousand 78 r.p.m records. The studios were in the west side of the building, with three windows facing West Michigan Avenue. The lobby was blackened by smoke and “rivers of water poured down the escalators.” It was feared that the plaster of the lobby’s dome was damaged. A complete cleanup job was needed in the building, and the ceilings of the main floor shops were all replaced. The fire chief explained that the so-called fire-proof building was in reality only fire-resistant, as the flames fed on the combustible contents and partitions.¹⁴⁹

The lobby’s remarkable ceiling and wall decoration, originally designed by artist Alexander Rindskopf of Chicago,¹⁵⁰ was an excellent example of the power of Art Deco as a symbol of luxury and exuberance. The vivid geometric stenciled patterns reaching high above bank patrons’ heads brought to mind cathedrals of Europe and the wealth of nobility but tempered with restraint. Gold leaf adhered to the surfaces throughout the immense cavernous space signaled limitless wealth. But the gold was refined, not gaudy. Sleek, not chunky. The sheer man-hours spent on the hand-painted decorations alone were a sign of serious funding behind the bank’s vault door.

Following the 1958 fire, Rindskopf returned to oversee the restoration of the dome. He brought along a Hungarian artist, Paul Szabady, also of Chicago to assist in the task, which required scaling five stories of scaffolding. Each section of the design was traced then returned to Chicago, where workers meticulously cut stencils for the master artist. The ceiling was then repainted using the stencils, and gold leaf was re-applied in damaged areas of the elaborate dome.¹⁵¹

The ceiling was again damaged by water leaks in 1988 and was repaired over a three-week period. Due the excessive cost, the gold leaf was not replaced, “but people won’t be able to tell the difference,” according to Comerica bank president Joseph Davio.¹⁵² What was once seen as a

¹⁴⁶ “Founding of Little Private Bank in 1851 Began New Era.” *Enquirer and Evening News*. August 23, 1931.

¹⁴⁷ “Three Kinds of Imported Marble Were Used in Bank Building.” *Enquirer and Evening News*. August 12, 1931.

¹⁴⁸ “Tower of History.” *Battle Creek Enquirer*. January 9, 1994.

¹⁴⁹ “Bank Tower Fire Hits WBCK, Offices, Stores.” *Battle Creek Enquirer and News*. July 21, 1958.

¹⁵⁰ *Ibid.*

¹⁵¹ *Ibid.*

¹⁵² *Ibid.*

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symbol of banking strength in the 1930s was by the 1980s seen as excessive and dismissed. Times had changed. Styles had changed. The banking industry had changed.

Today's Heritage Tower, regardless of how "true" to the standard of Art Deco it may be with its Art Moderne influence, is a signal that Battle Creek was, in the early 1930s on the precipice of becoming something bigger. With the newly formed Old-Merchants National Bank & Trust Co. at its helm, the city embraced the industrial era with its cereal factories and production lines, with its trains carrying manufactured goods from southwestern Michigan to the world. In 1931, the appearance of not only one high-rise, but an upward race between two bold Art Deco buildings made a brash statement that the city was ready for progress. They believed in Battle Creek.

Architects & Builders

The 1929 merger of banks resulting in the Old-Merchants National Bank & Trust Co. necessitated construction of a large building. The new high-rise style, which stemmed from technological innovation that allowed for load-bearing outer walls to be replaced by limestone curtain walls built around a steel and concrete skeleton, spread quickly around the United States in the late 1920s. It was thought that Battle Creek, situated mid-way between two major cities, was destined to be a metropolis. The well-known bank design firm Weary & Alford Architects of Chicago partnered with Detroit builders Walbridge-Aldinger Co. Construction began in earnest in 1930, and bankers conducted business in one section of the bank as another was constructed in order to not interrupt business.¹⁵³

The architects commissioned to design the Old-Merchants National Bank & Trust Co. building had developed a national reputation as bank architects. Though their office was in Chicago, Weary & Alford worked on projects throughout the country. Their portfolio included dozens of bank buildings constructed in the early part of the century including the Great Western Centre in Sioux Falls, South Dakota; the Merchants National Bank Building in Cedar Rapids, Iowa; the Mariner Tower in Milwaukee, Wisconsin; and the First National Bank Building in Oklahoma City, Oklahoma.¹⁵⁴ Edwin D. Weary, who founded the firm in 1903, and who also served as the firm's president, in association with W.H. Alford, employed an "effective corps of designers and draftsmen specially trained along the technical lines involved in the design and execution of bank and office buildings and bank interiors, with complete departments of structural, mechanical and vault engineering."¹⁵⁵

The firm was respected and was asked to publicly weigh in on the controversy surrounding erratic prices of building materials in the late teens and early 1920s. In a piece written for *Bankers Monthly*, E.D. Weary listed a summary of variability which ranged from fifty to seventy-five percent for marble to ninety percent for steel furniture. He stated that the firm had forty-one bank building operations as of 1920, with "more than 150 banks which have announced their intention to build as soon as conditions are more propitious." The demand for

¹⁵³ http://www.heritagebattlecreek.org/index.php?option=com_content&view=article&id=98&Itemid=73. Accessed 2/16/2018.

¹⁵⁴ <https://www.emporis.com/companies/100940/weary-and-alford-chicago-il-usa>. Accessed 2/16/2018.

¹⁵⁵ *The Bankers Magazine*. July 1919 - December 1919. Vol. 99 No. 1. New York, NY: The Bankers Publishing Co.

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bank structures was bottlenecked by the fear of building material costs that could explode after contracts were signed. He summarized that builders should not wait to purchase materials, as “a policy of waiting for lower prices before the beginning to build is likely to be futile.”¹⁵⁶

By 1919, Weary & Alford had completed projects, including many banks, in twenty-one states. The firm experimented with a variety of architectural styles as fashion and clients dictated, but when an element worked, it was duplicated in other projects, perhaps as an efficiency. Their styles varied from the beaux-arts style of the 1918 Security Bank Building in Sioux Falls, South Dakota, to the neo-classicism employed in the 1927 American Commercial & Savings Bank in Davenport, Iowa, to several Art Deco style buildings erected between 1930 and 1931. These include buildings in Milwaukee, Wisconsin, Oklahoma, and the Kalamazoo Trust and Savings Bank (1929) built just twenty miles from Battle Creek.¹⁵⁷

The Old-Merchants tower shared similarities with other Weary & Alford projects. The First National Center in Oklahoma City, Oklahoma, was also built in 1931 as the tallest in the city and designed in an Art Deco style similar to Old-Merchants. Natural elements included in both designs include peacocks, eagles, foliage, and female figures.¹⁵⁸ Elaborate aluminum grilles punctuate the sleek, hard surfaces of the banking lobbies, and richly-veined rose-tinted marble red Levanto marble is used in the elevator lobbies. Both featured what may have been the first two bank escalators to the second story lobby floors. Similarities between these two Weary & Alford buildings are not surprising, however, because advertisements in trade magazines list Weary & Alford projects where building interiors were repeatedly contracted to the same firms. Matthews Brothers Manufacturing Company, for instance, mentions in 1918 that it worked on five of the architects' projects.¹⁵⁹

Oscar Wenderoth

E.D. Weary and W.H. Alford along with E.F. Weary and R.D. Weary directly supervised much of the design work themselves, but hired a nationally recognized supervising architect, Oscar Wenderoth, to oversee construction of the building. Formerly the supervising architect for the Federal Government, Wenderoth arrived in Chicago with status and notoriety.¹⁶⁰ Wenderoth was well known for his role in supporting the Tarsney Act in which the government repealed the ability of private architectural firms to bid on government jobs. In a series of public letters, Wenderoth blamed congressmen who spearheaded the repeal, stating in part, “the contract between the comparative freedom of private employ in the restrictions of government service is so great that I cannot contemplate the latter without a shudder. I cannot believe that anything would tempt me to reenter the public service.”¹⁶¹ The repeal is blamed for a distinct change in

¹⁵⁶ Ibid.

¹⁵⁷ <https://www.emporis.com/companies/100940/weary-and-alford-chicago-il-usa>. Accessed 2/16/2018.

¹⁵⁸ Ibid.

¹⁵⁹ “First National Bank, Kalamazoo, Michigan.” 1918. Sweet’s Architectural Catalogue - Thirteenth Annual Edition. New York, NY: Sweet’s Catalogue Service, Inc. (117).

¹⁶⁰ http://www.e-nebraskahistory.org/index.php?title=W._H._Alford,_Architect. Accessed 2/16/2018.

¹⁶¹ Antoinette Josephine Lee. 2000. *Architects to the Nation: The Rise and Decline of the Supervising Architect*. New York, NY: Oxford Press. Pg. 222

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government architectural style, as the prevailing congressional attitude favored fiscal savings over inspirational architecture.¹⁶²

Walbridge-Aldinger Co.

The Walbridge-Aldinger Company (WA) served as the general contractor for the Old-Merchants building. The firm was founded in 1916 in Detroit, Michigan by engineers George Walbridge and Albert Aldinger. Walbridge and Aldinger had worked for a time with Daniel Burnham in Chicago before establishing their company in Detroit. Prior to constructing the Old-Merchants building, WA has built some of Detroit's most notable historic buildings, including the Book Building, Orchestra Hall, the United Artists theater, the Federal Reserve bank, Michigan Central Station, and Book Tower. WA continues in business in 2018 as Walbridge.

Resident Businesses

The Old-Merchants National Bank & Trust Co. building opened in 1931 with a sixty-five-car parking garage under the building that offered concierge service and a car-wash bay. Bank operations utilized the vault and deposit room near the arcade, the banking lobby on the second floor, and bank offices and private meeting rooms on the second, third and fourth floors. Office and commercial rental space was available in the tower and arcade, and several suites in the building were specially equipped for doctors and dentists, with "compressed air, gas and special electrical current for X-ray and similar devices" as well as "sound-proofed doors and partitions."¹⁶³ Occupancy was at seventy percent upon opening. Among the first tenants were listed: physicians, surgeons, dentists, accountants, a hat shop and shoe shining parlor, real estate offices, life insurance offices, a letter shop, general contractors, an x-ray laboratory, a typewriter shop, a Swedish masseur, investment securities, a hosiery shop and an architect.¹⁶⁴ In subsequent years, the building was also home to coffee shops, a bar, jewelers, florists, a candy store, a music store, radio and television offices and studios.¹⁶⁵ A fur store, a ladies' dress shop, and shoe store were present as of 1958.¹⁶⁶ The top three floors of the tower from its beginning were home to the Athelstan Club, a fraternal organization comprised of many of the town's leaders and begun in 1881.¹⁶⁷ The club had a game room, a lounge and private dining room, and a main dining room and bar on the top floors of the building.

Subsequent History

¹⁶² http://www.e-nebraskahistory.org/index.php?title=W._H._Alford,_Architect. Accessed 2/16/2018.

¹⁶³ "The Heritage Tower." http://www.heritagebattlecreek.org/index.php?option=com_content&view=article&id=98&Itemid=73

¹⁶⁴ "Welcome to Old-Merchants Tower." *The Enquirer and Evening News*. September 3, 1931.

¹⁶⁵ "The Heritage Tower." http://www.heritagebattlecreek.org/index.php?option=com_content&view=article&id=98&Itemid=73

¹⁶⁶ "Bank Tower Fire Hits WBCO Offices, Stores." *Battle Creek Enquirer*. July 21, 1958.

¹⁶⁷ "Athelstan Club's Distinguished History Mirrors Years of Community Progress." *The Battle Creek Enquirer and News*. March 27, 1955.

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In 1980 the building was renamed the George C. McKay Tower to honor the first chairman of Security National Bank.¹⁶⁸ In 1982 the tower, crowned with a lighted, spinning Comerica sign,¹⁶⁹ was renamed the Comerica Building. The Athelstan Club closed in 1990 due to a lack of membership, the decline in the popularity of dining clubs, and the competition with golf clubs. In 1993 the building sold to Dore Industrial Development, and Comerica signed a ten-year lease.¹⁷⁰ A naming contest held by Dore was won by Battle Creek native Maureen Craig, resulting in the building being named Heritage Tower.¹⁷¹ Dore later briefly listed the building for sale in 2007 on the online auction website, eBay.¹⁷² In 2008 it was purchased by Random Acquisitions, LLC., of Florida,¹⁷³ and weddings and special events were held in the second floor lobby until 2009,¹⁷⁴ but the tower portion of the building was condemned. The last restaurant, Barista Blues, which was located at street-level, left the building in 2011. Radio station WWMT's last year of residency in the tower was 2012, and the building has been vacant since. In 2013 the owner became 25 Michigan Holdings LLC, a 616 Development subsidiary.¹⁷⁵ The current developer, as of 2017, is MDH Development LLC.¹⁷⁶ The building is being rehabilitated to provide apartments and retail space.

¹⁶⁸ "It's now the George C. McKay Tower." *Battle Creek Enquirer*. April 29, 1980.

¹⁶⁹ "SNB to provide new services and receive new sign." *Battle Creek Enquirer*. November 6, 1982.

¹⁷⁰ "Bank building celebrates city's past." *Battle Creek Enquirer*. January 9, 1994.

¹⁷¹ "Tower's new name reflects heritage." *Battle Creek Enquirer*. Mar 4, 1994.

¹⁷² "Cereal City tower listed on eBay." *Chicago Tribune*. May 27, 2007.

¹⁷³ "Vacant buildings haunt BC." *Battle Creek Enquirer*. September 28, 2008. Pg. A8.

¹⁷⁴ Facebook. "You know you're from Battle Creek when..." group. Accessed 3/17/2017.

¹⁷⁵ "New Life for Heritage Tower." *Battle Creek Enquirer*. July 11, 2013.

¹⁷⁶ "Projects to watch in '18." *Battle Creek Enquirer*. December 31, 2017.

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- Weary, Edwin D. 1920. "Can you afford to wait for a change in building prices?" *Bankers Monthly*. Vol 37. (36). Chicago and New York.

INTERNET RESOURCES

Old-Merchants National Bank and Trust Building
Name of Property

Calhoun, Michigan
County and State

<http://conference.kbs.msu.edu/manor-house/manor-house-history/> Accessed 3/3/2018.
<http://library.cqpress.com/cqresearcher/document.php?id=cqresrre1933081200&type=hitlist&num=1> Accessed 3/6/2018
<http://theweek.com/articles/454364/what-happened-six-hour-workday> Accessed 3/6/2018
<http://www.artcenterofbattlecreek.org/about.html> Accessed 3/3/2018.
http://www.e-nebraskahistory.org/index.php?title=W._H._Alford,_Architect Accessed 2/16/2018.
<http://www.feministsforlife.org/shifting-the-balance-kelloggs-six-hour-workday/> Accessed 3/6/2018.
<http://www.greatamericanstations.com/stations/battle-creek-mi-btl/> Accessed 3/5/18
http://www.heritagebattlecreek.org/index.php?option=com_content&view=article&id=98&Itemid=73 Accessed 2/16/2018.
http://www.ymcabattlecreek.org/about_us.html
<https://birdsantuary.kbs.msu.edu/about/history-sanctuary> Accessed 3/3/2018.
https://en.wikipedia.org/wiki/Glass%E2%80%93Steagall_legislation Accessed 3/6/2018.
<https://voterrecords.com/street/oakdale-hickory+corners-mi> Accessed 3/6/2018.
<https://www.emporis.com/companies/100940/weary-and-alford-chicago-il-usa> Accessed 2/16/2018. (Contemporary names.)
<https://www.frbatlanta.org/-/media/documents/filelegacydocs/ACFCE.pdf> Accessed 3/3/2018.
<https://www.history.com/topics/1929-stock-market-crash> Accessed 3/17/2018
<https://www.thespruce.com/art-deco-vs-art-moderne-148869> Accessed 2/16/2018.
www.Facebook.com. “You know you’re from Battle Creek when...” group. Accessed 3/17/2017.
www.federalreservehistory.org/essays/bank_holiday_of_1933 Accessed 3/4/2018.
www.federalreservehistory.org/essays/banking_panic_1930_31 Accessed 3/3/2018.
www.history.com Accessed 2/28/2018.
www.history.com/topics/bank-run Accessed 3/6/2018.
www.kalamazoomi.com/deco/decointr.htm Accessed 2/16/2018.

Old-Merchants National Bank and Trust Building
Name of Property

Calhoun, Michigan
County and State

Previous documentation on file (NPS):

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

Primary location of additional data:

- State Historic Preservation Office
- Other State agency
- Federal agency
- Local government
- University
- Other
- Name of repository: _____

Historic Resources Survey Number (if assigned): _____

10. Geographical Data

Acreeage of Property 0.77 acres

Use either the UTM system or latitude/longitude coordinates

Latitude/Longitude Coordinates (decimal degrees)

Datum if other than WGS84: _____

(enter coordinates to 6 decimal places)

1. Latitude: 42.319730 Longitude: -85.183494
2. Latitude: Longitude:
3. Latitude: Longitude:
4. Latitude: Longitude:

Old-Merchants National Bank and Trust Building

Calhoun, Michigan

Name of Property

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Or

UTM References

Datum (indicated on USGS map):

NAD 1927 or NAD 1983

- | | | |
|----------|----------|-----------|
| 1. Zone: | Easting: | Northing: |
| 2. Zone: | Easting: | Northing: |
| 3. Zone: | Easting: | Northing: |
| 4. Zone: | Easting: | Northing: |

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

Lots 69 and 70 and Westerly 60 feet of Lots 70 and 77, Range of Blocks 2 of the original Plat of the Village (now City) of Battle Creek, according to the Plat thereof recorded in Liber 2 of Plats, on Page 42, in the office of the register of Deeds in Calhoun, County, Michigan

Boundary Justification (Explain why the boundaries were selected.)

The boundaries are the legal boundaries of the property and parcels.

11. Form Prepared By

name/title: Randy Case AIA Principal Architect; Jill Anderson, Consultant

organization: Architecture + design Inc.

street & number: 36 E. Michigan Ave.

city or town: Battle Creek state: Michigan zip code: 49017

e-mail: rcasre@aplusd.biz

telephone: 269-966-9037

date: March 20, 2018

Additional Documentation

Submit the following items with the completed form:

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

Old-Merchants National Bank and Trust Building

Calhoun, Michigan

Name of Property

County and State

- **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.
- **Additional items:** (Check with the SHPO, TPO, or FPO for any additional items.)

Photographs

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels (minimum), 3000x2000 preferred, at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map. Each photograph must be numbered and that number must correspond to the photograph number on the photo log. For simplicity, the name of the photographer, photo date, etc. may be listed once on the photograph log and doesn't need to be labeled on every photograph.

Photo Log

Name of Property: Old-Merchants National Bank & Trust Building

City or Vicinity: Battle Creek

County: Calhoun

State: Michigan

Photographers: (listed)

Date Photographed: Various dates (listed)

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

- 1 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0001
Blair Bates, 8/27/17; Overall north façade
- 2 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0002
Blair Bates, 8/27/17; Close up top of tower north wall
- 3 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0003
Randy Case, 10/22/2017; Central entry north façade lower floors
- 4 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0004
Blair Bates, 8/27/17; Overall east façade of tower
- 5 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0005
Randy Case, 10/22/2017; Context view looking east
- 6 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0006
Randy Case, 10/22/2017; Context view 1978 alteration with tower beyond
- 7 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0007
Randy Case, 10/22/2017; Context view looking northwest
- 8 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0008
Randy Case, 10/22/2017; First floor central corridor elevator lobby view north
- 9 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0009
Randy Case, 10/22/2017; First floor north entry lobby view to northwest
- 10 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0010

Old-Merchants National Bank and Trust Building

Calhoun, Michigan

Name of Property

County and State

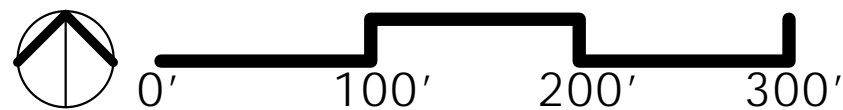
- 11 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0011
Scott Harmsen, 10/22/2017; First floor entry stair to second floor, looking south
- 12 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0012
Scott Harmsen, 10/22/2017; First floor view looking east at elevator alcove
- 13 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0013
Randy Case, 10/22/2017; Second floor view east from center of balcony
- 14 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0014
Scott Harmsen, 10/22/2017; Second floor view east end central vault
- 15 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0015
Scott Harmsen, 10/22/2017; Second floor overall vaulted space view east
- 16 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0016
Scott Harmsen, 10/22/2017; Second floor elevator lobby decorative ceiling
- 17 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0017
Randy Case, 10/22/2017; Fourth floor view northwest bridge and stone detailing
- 18 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0018
Randy Case, 10/22/2017; Sixth floor view to north, elevator lobby (typical upper floor)
- 19 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0019
Randy Case, 10/22/2017; Sixth floor mail chute and elevator doors (typical upper floor)
- 20 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0020
Randy Case, 10/22/2017; Sixth floor view southwest through central space (typical upper floor)
- 21 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0021
Randy Case, 04/25/2018; President's Office
- 22 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0022
Randy Case, 04/25/2018; Chairman of the Board's Office
- 23 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0023
Randy Case, 04/25/2018; Chairman of the Board's Office

Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C.460 et seq.).

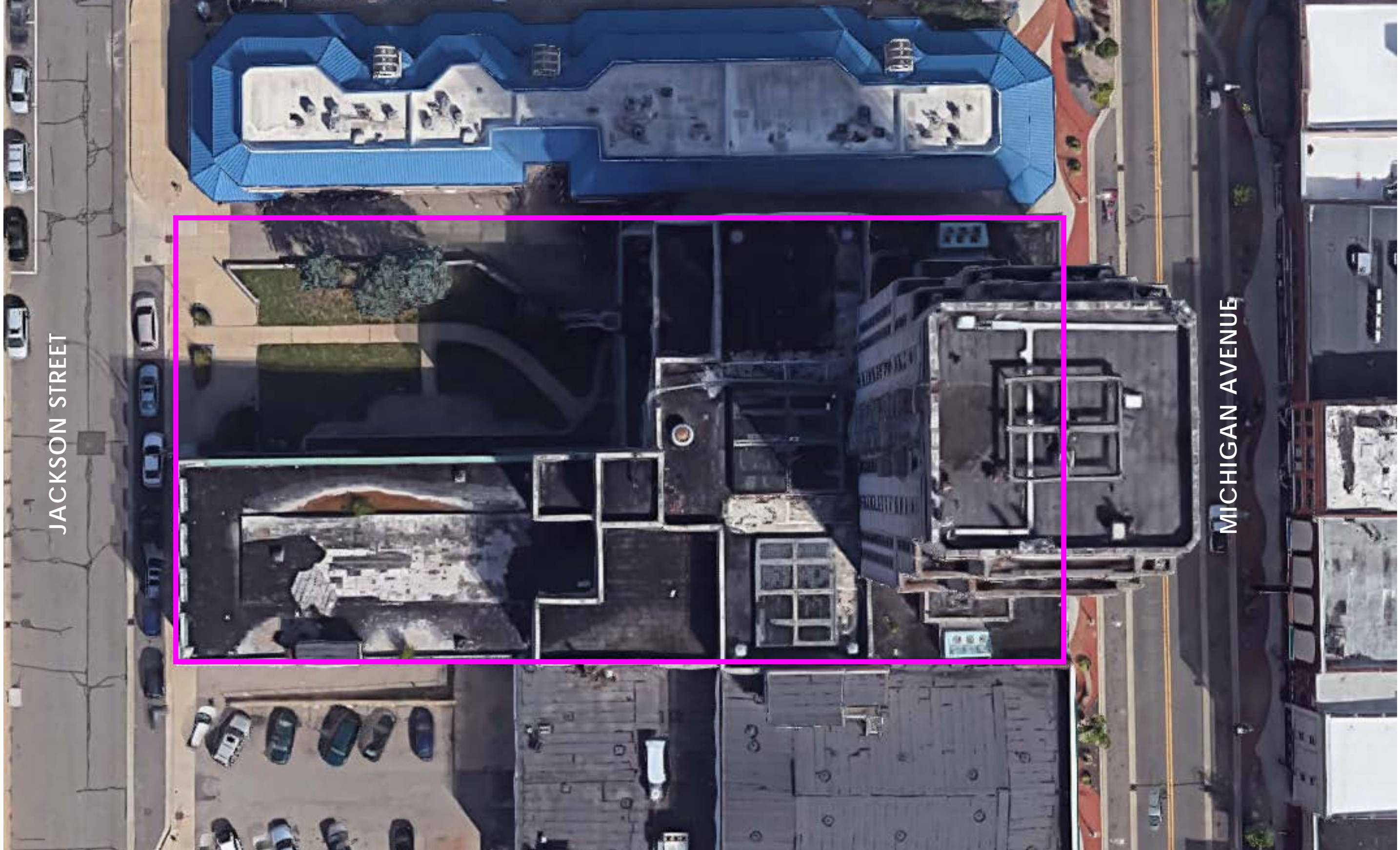
Estimated Burden Statement: Public reporting burden for this form is estimated to average 100 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form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



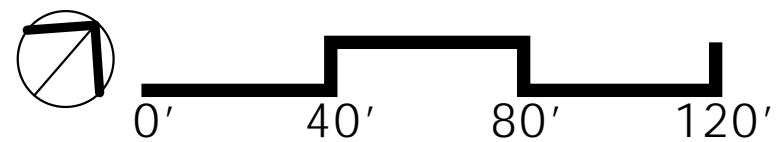
Old Merchants National Bank and Trust (Heritage Tower)
Scale: 1:25



25 West Michigan Avenue
Calhoun County
Battle Creek, Michigan
GPS Coordinates:
(42.319730, -85.183494)



Old Merchants National Bank and Trust (Heritage Tower)



25 West Michigan Avenue
Calhoun County
Battle Creek, Michigan
GPS Coordinates:
(42.319730, -85.183494)











THE
HERITAGE
TOWER

Battle
CREEK

Comerica





TRUTH
Truth is Power







EXIT

CC
CONCRETE COMPANY
1000 W. COLORADO
DENVER, CO 80202

10/18





























LINCOLN
ROOM

National Register of Historic Places
Memo to File

Correspondence

The Correspondence consists of communications from (and possibly to) the nominating authority, notes from the staff of the National Register of Historic Places, and/or other material the National Register of Historic Places received associated with the property.

Correspondence may also include information from other sources, drafts of the nomination, letters of support or objection, memorandums, and ephemera which document the efforts to recognize the property.

UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES
EVALUATION/RETURN SHEET

Requested Action:

Property Name:

Multiple Name:

State & County:

Date Received: 10/26/2018 Date of Pending List: Date of 16th Day: Date of 45th Day: 12/10/2018 Date of Weekly List:

Reference number:

Nominator:

Reason For Review:

Accept Return Reject 11/21/2018 Date

Abstract/Summary Comments:

Recommendation/ Criteria:

Reviewer Jim Gabbert Discipline Historian

Telephone (202)354-2275 Date _____

DOCUMENTATION: see attached comments : No see attached SLR : No

If a nomination is returned to the nomination authority, the nomination is no longer under consideration by the National Park Service.

RECEIVED

APR 30 2018



Certified Local Government National Register Nomination Review Report

Michigan State Historic Preservation Office Michigan State Housing Development Authority

Complete and return to: National Register Coordinator, Michigan State Historic Preservation Office, Michigan State Housing Development Authority, 735 East Michigan Avenue, PO Box 30044, Lansing, Michigan 48909

Name of Property: Old Merchants National Bank Building (Heritage Tower) Address: 25 West Michigan Avenue Owner: MDH Development LLC Date Complete Nomination Approved by the SHPO: March 21, 2018

The Certified Local Government (CLG) agrees with the SHPO to expedite the review period for this nomination.

YES X (date of agreement) 3/14/18 NO Date April 18, 2018 Signature of CLG Commission Chairperson Date Signature of Elected Chief Official Date 4-17-2018

Date(s) of commission meeting(s) when the nomination was reviewed: 4/9/18 Date of written notice to property owner of commission meeting: 4/9/18 The CLG provided the following opportunities for public participation in the review of this nomination:

Were any written comments received by the CLG? YES NO X Was the nomination form distributed to CLG commission members? YES X NO Was a site visit made to the property by CLG commission members? YES NO X If yes, when?

Did the CLG seek assistance of the SHPO in evaluating the eligibility of this property for the National Register? YES NO X

VERIFICATION of Professional Qualifications of Commission in accordance with 36 CFR 61, Appendix 1, of Michigan's Certified Local Government Program.

List those commission members who meet the 36 CFR 61 qualifications required to review this type of resource.

Commission Member	Professional Qualifications
1. <u>Jim Hopkins</u>	
2. <u>Kim Tuck</u>	
3. <u>Charlie Fulbright</u>	
4. <u>Bruce Phillips</u>	
5. <u>Dan Buscher</u>	
6. <u>Michael Troutman</u>	
7. <u>John Paul Wilson</u>	
8. <u>Kaytee Faris</u>	

Was an outside consultant used? YES _____ NO X

If yes, provide the name and list the 36 CFR 61 qualifications the person meets:

The CLG Commission finds that the property meets the following National Register criteria of significance: Meets criteria A, B, & C.

The CLG Commission finds that the property meets the National Register standards of integrity.
YES X NO _____

Recommendation of CLG Commission:
APPROVAL X
DENIAL _____ (specify reasons on a separate sheet of paper)

Mark A. Phillips _____ 4-17-2018
Signature of Chief Elected Official Date

Date of transmittal of this report to the SHPO 4/26/18

Date of receipt of this report by the SHPO _____

February 1st, 2018
Heritage Tower BC LLC
Mark Harmsen – Principal

RE: National Register of Historic Places

Dear Michigan State Historic Preservation Office,

As the owner of the Heritage Tower building at 25 West Michigan Ave. in Battle Creek, MI, I give my full support to the nomination and listing of the building in the National Register.

Very Truly Yours,

Mark Harmsen

A handwritten signature in black ink, appearing to be 'M Harmsen', with a long horizontal flourish extending to the right.



STATE OF MICHIGAN
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY
STATE HISTORIC PRESERVATION OFFICE

RICK SNYDER
GOVERNOR

EARL J. POLESKI
EXECUTIVE DIRECTOR

July 20, 2018



Dr. Julie Ernstein, Deputy Keeper and Acting Chief
National Park Service
National Register of Historic Places
1849 C Street, NW, Mail Stop 7228
Washington, DC 20240

Dear Dr. Ernstein:

The enclosed discs contain the true and correct copy of the nomination for the **Old-Merchants National Bank and Trust Building, Battle Creek, Calhoun County, Michigan**. This property is being submitted for listing in the National Register of Historic Places. Disc one contains the nomination file, signed cover page, and any correspondence. Disc two contains photographs of the nominated site.

The City of Battle Creek has reviewed the nomination, and the Certified Local Government Report for the nominated property is included in hard copy and in the correspondence file on Disc 1.

All owners and appropriate elected public officials were notified and provided at least thirty (30) days to comment on the above proposed nomination in accordance with National Register regulations. All written comments concerning this nomination, submitted to us prior to our forwarding this nomination to you, are included in the correspondence file on disc one.

Questions concerning this nomination should be addressed to Todd A. Walsh, National Register Coordinator, at (517) 373-1979 or walsht@michigan.gov.

Sincerely yours,

Martha MacFarlane-Faes
Deputy State Historic Preservation Officer

AMF/taw



562887



United States Department of the Interior
National Park Service

National Register of Historic Places Registration Form

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form*. If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions.

1. Name of Property

Historic name: Old-Merchants National Bank & Trust Co. Building
Other names/site number: Security National Bank Building; George C. McKay Tower
Name of related multiple property listing:
N/A
(Enter "N/A" if property is not part of a multiple property listing)

2. Location

Street & number: 25 West Michigan Avenue
City or town: Battle Creek State: Michigan County: Calhoun Zip Code: 49017
Not For Publication: Vicinity:

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended,
I hereby certify that this X nomination request for determination of eligibility meets
the documentation standards for registering properties in the National Register of Historic
Places and meets the procedural and professional requirements set forth in 36 CFR Part 60.
In my opinion, the property X meets does not meet the National Register Criteria.
I recommend that this property be considered significant at the following
level(s) of significance:

 national statewide X local
Applicable National Register Criteria:
 X A X B X C D

[Signature] 7/20/18
Signature of certifying official/Title: Deputy SHB Date
State or Federal agency/bureau or Tribal Government

Old-Merchants National Bank and Trust Building
Name of Property

Calhoun, Michigan
County and State

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

Signature of commenting official:

Date

Title :

State or Federal agency/bureau
or Tribal Government

4. National Park Service Certification

I hereby certify that this property is:

- ___ entered in the National Register
- ___ determined eligible for the National Register
- ___ determined not eligible for the National Register
- ___ removed from the National Register
- ___ other (explain:)

Signature of the Keeper

Date of Action

5. Classification

Ownership of Property

(Check as many boxes as apply.)

Private:

Public – Local

Public – State

Public – Federal

Category of Property

(Check only **one** box.)

Old-Merchants National Bank and Trust Building
Name of Property

Calhoun, Michigan
County and State

Building(s)	<input checked="" type="checkbox"/>
District	<input type="checkbox"/>
Site	<input type="checkbox"/>
Structure	<input type="checkbox"/>
Object	<input type="checkbox"/>

Number of Resources within Property

(Do not include previously listed resources in the count)

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

Returned

Number of contributing resources previously listed in the National Register 0

6. Function or Use

Historic Functions

(Enter categories from instructions.)

COMMERCE/TRADE: financial institution

COMMERCE/TRADE: business

Current Functions

(Enter categories from instructions.)

VACANT/NOT IN USE

Old-Merchants National Bank and Trust Building
Name of Property

Calhoun, Michigan
County and State

7. Description

Architectural Classification

(Enter categories from instructions.)

Modern Movement/ Art Deco

Materials: (enter categories from instructions.)

Principal exterior materials of the property:

Walls: Brick, Stone/Limestone

Roofs: Asphalt

Other:

Narrative Description

(Describe the historic and current physical appearance and condition of the property. Describe contributing and noncontributing resources if applicable. Begin with a **summary paragraph** that briefly describes the general characteristics of the property, such as its location, type, style, method of construction, setting, size, and significant features. Indicate whether the property has historic integrity.)

Summary Paragraph

The Old-Merchants National Bank & Trust Building, or Heritage Tower, is located in southwest Michigan's Calhoun County, in the city of Battle Creek (population 50,000). This high-rise in the center of the downtown commerce district is the tallest building in the city. Heritage Tower faces northeast toward West Michigan Avenue (for simplicity, this application refers to this direction as north). This street was once a pedestrian mall but now is a two-lane street with landscaping and sidewalks. Neighboring buildings are two- to four-story commercial office and bank structures, most of which date from the 1890s to the 1930s. Two nearby modern buildings are home to the W.K. Kellogg Foundation and the world headquarters for the Kellogg Company. The footprint of Heritage Tower spans the block from West Michigan Avenue to Jackson Street. The rear of the building faces southwest (south in this application) to the loading dock of a large hotel on Jackson Street. To the northwest (west in this application) is a narrow pedestrian alley, and the southeast (east in this application) wall is shared by a four-story business. The building features a tower set upon a four-story base, street-level storefronts, an arcade with commercial spaces, dual escalators and a grand vaulted bank lobby. The twenty-story tower consists of a limestone curtain wall over structural steel beams and columns, punctuated by recessed vertical steel windows. The property, which has been unoccupied for several years, is mostly raw and open due to vandalism, water damage and neglect, however in recent years asbestos abatement and mold remediation occurred, and work on flat roofs is ongoing.

Old-Merchants National Bank and Trust Building
Name of Property

Calhoun, Michigan
County and State

Narrative Description

SETTING

The Old-Merchants National Bank and Trust Company Building is located at 25 West Michigan Avenue in the downtown commercial core of Battle Creek, Michigan. The city of Battle Creek is located in Calhoun County in southwest Michigan. Downtown Battle Creek, like the rest of the city, and much of Calhoun County, is predominantly flat. The commercial area is comprised of six blocks centered on Michigan Avenue and bounded by Division Street and the City Hall Historic District (NRHP-listed) to the south and Carlyle Street and the Battle Creek River to the north. The river flows just to the east of downtown, and one block east of the Old-Merchants building, in a generally northwest to southeast direction. At the north end of the commercial area is the National-Register-listed Central National Tower, a twenty-one-story, Art Deco bank building constructed in 1931, and the Kellogg Company world headquarters building. Between the Old-Merchants building and the National Register-listed City Hall Historic District at the south end of downtown, is the WK Kellogg Foundation building and Mill Race Park.

Michigan Avenue runs in a roughly northwest to southeast direction, mirroring the course of the river. It terminates near City Hall at the southern end of downtown and continues in a northwest direction after it crosses the Battle Creek River. It currently carries two lanes of traffic with parallel parking along much of both sides of the street. From the earliest days of the city, Michigan Avenue has been main commercial street in downtown Battle Creek. The avenue is populated by a variety of buildings that are generally two and three stories in height. While several historical buildings remain largely intact, some have been demolished and replaced with newer buildings, while others have been “modernized” at various times with various methods, or altered in other ways, while still others now parks, open space, and parking areas. Modern brick pavers, planters, and street lights as well as small decorative trees line either side of Michigan Avenue as it stretches through the commercial core.

The Old-Merchants Bank building faces east toward Michigan Avenue, and is situated near the middle of a block bounded by McCamly Street to the north, Capital Avenue to the south, Michigan Avenue to the east, and Jackson Street to the west. The four-story Western Michigan University Kendell Center and the Riverwalk Center, separated by a parking area, sit to the north of the bank building, and occupy the northern portion of the block, while one-story and three-story commercial buildings sit adjacent and south of the Old-Merchants building. Opposite the bank building on Michigan Avenue is the 1887 C. F. Bock Building, a slim, two-bay, three-story commercial building, and the three-bay, three-story Kapp Building.

EXTERIOR

North Façade

The base of the West Michigan Avenue (generally north-facing) façade and window surrounds are predominantly large black granite panels. Some of these granite panels have been replaced

Old-Merchants National Bank and Trust Building

Calhoun, Michigan

Name of Property

County and State

with metal panels, first when a black metal canopy was installed in 1974, and others since that time. Windows and doors at this area are typically mill finished contemporary aluminum tube framed storefronts. Two pairs of contemporary black anodized aluminum sliding entry doors are centered under the projected black metal canopy. This canopy is cantilevered out below a series of three large windows that begin near the roof of the canopy and terminate at a decoratively carved limestone arch. Historically, letters displaying the name of the bank, OLD-MERCHANTS NATIONAL BANK & TRUST COMPANY, were affixed to the face of the arch. While the ornamental metal panels remain in the outer windows (photographic evidence suggests such a panel was absent from the center window), the metal grilles that hung in front of all three windows are no longer extant. These grilles were made of Swedish white iron and cast in Minneapolis.¹ The structure of the metal canopy appears to have been cut through historical ornamental cast metal panels at the base of the arch. Two major uniformly spaced cast metal columns support the edges of two cast metal ornamental panels that are mounted about two feet short of the spring line of the arched head. These panels are separated by a continuous fixed glass section adding to the verticality of the facade. The ornamental panels are topped with cast sculptural ornaments depicting stylized peacocks. These birds are perched atop minor column forms that serve as vertical mullions for the glass panels behind. This decorative metal work is generally in stable condition but has been painted many times and as a result has lost some of its detail. Horizontal structural supports at the floor lines break the vertical opening roughly into thirds. At the sides and under the head of the arch reside intricate carvings in the limestone depicting full female forms at the sides and a band of leafy plants and berries at the arch. Centered on either side of the arch is a flat section of limestone housing a vertically fluted section sporting a fish's head in relief near the top. The fish's mouth originally held a pendant for a large hanging decorative light fixture that no longer exists. These central elements are capped with a decorative horizontal band of carved limestone vines, leaves, masses that extend up, visually, by aligning with the elements of the central arch below that house the projected fish head sculptures. These fifth story elements form large projected piers that run all the way to the roof at the twentieth floor. There exists a projected, peaked, limestone arch, topped with decorative carving, surrounding these two windows at this fifth-floor tower base. They visually refer to the central entry arch and carry out the theme of it visually. These elements set this strong vertical visual element apart from the rest. The spandrels of this vertical element are limestone while all the rest, continuing up, are decorative cast metal panels of a darker color that give a feeling of a continuous recessed vertical "slot" as described earlier at the lower facade.

The vertical patterns created terminate at the top of the fifteenth floor with another continuous series of decorative and flat limestone panels in a horizontal pattern. At that point the corners step in to allow for a ledge, with parapet, to hide up-lighting anticipated in the original plans. The outer edge window "slots" are eliminated at both sides and the pattern of windows and spandrels continue up to the top of the eighteenth floor. Again, this vertical section is terminated with a horizontal series of smooth and carved limestone panels. This time the entire nineteenth floor steps in at the east and west sides to create a shelf with parapet to conceal lighting. At this point all corners are chamfered at a 45-degree angle and project upward with fluted limestone panels

¹ "Three Kinds of Imported Marble Were Used in Bank Building." *Enquirer and Evening News*. Battle Creek, Mich. August 12, 1931.

Old-Merchants National Bank and Trust Building

Calhoun, Michigan

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leading to the top of the structure which is capped with a parapet and a continuous horizontal band of carved stone. This band is broken at the center by two full-story tall three-quarter relief, stylized, limestone birds of prey sitting atop the two central minor piers that project up from the fifth floor. The nineteenth floor is reduced to five recessed steel windows with casements over hopper form while the twentieth floor has three single fixed steel windows centered in the recessed bays with a decorative carved panel below each. There is quite a bit of dark staining of the limestone above the eighteen floor and evidence of former crack repair as well as some open mortar joints.

South Façade

Everything below the tower to the rear is faced in brick with steel windows as fenestration. The west face of the two-story wing facing the courtyard has a "French Provincial" façade that was added in 1978 including bay windows, applied Mansard roofs, and contemporary brick. Presently the limestone facade seems intact and stable, except for some evidence of corrosion expansion that has cracked a few panels and disturbed a few horizontal joints. There is some evidence of former patches as well.

The south (Jackson Street) facade of the tower section starts at the sixth floor and follows the same pattern center as the north (West Michigan Avenue) facing side with the exception of the center three vertical "slots." The center vertical element has three-over-three steel double hung windows, behind a steel fire escape stair, with vertical fluted metal spandrels and carved limestone matching the front facade. Fire stair landings occur in front of the southwestern slot and house original four panel steel and glass doors with transoms and metal spandrels above at floors 7, 10, 11, 12, 14 and 15. The openings at the nineteenth and twentieth floors appear to have original doors as well with limestone heads. A transom is present at nineteenth floor and the opening is boarded over while at the twentieth there is no transom. All original doors and frames present corrosion. The rest of the doors in this slot are contemporary hollow metal doors and frames with transoms of various conditions and configurations. The eastern recessed slot is filled with double casement windows sporting three lights on each side. The configuration matches that of the north facade with decorative metal spandrels and carved limestone as they travel up the facade. The top two window openings in the center and east bays are filled with louvers.

East and West Façades

Both east and west tower facades start at the fifth floor above the fourth-floor flat roofs. Twin bays of typical, double casement over hopper windows are present on the north and south sides with decorative limestone spandrels above that establish the visual horizontal base of the facades. Both facades have a one story tall central, limestone cube topped with a flat roof and parapet sporting three decorative carved panels that complete the horizontal base started by the spandrels just mentioned. These cubes housed stacks and air vents, according to original drawings, and are positioned below a recessed central bay of three typical double casement over hopper windows separated by limestone piers. This recess lets the east and west bays become more prominent and strengthen the vertical emphasis at the edges of the facades. Decorative metal spandrels occur at

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window heads in all cases. The central bay of windows is capped with a fully fluted panel. These cast spandrels proceed outward next with six flutes surrounding a decorative casting in the next rows of central bay windows followed by simpler recessed slots flanking a simpler casting in the spandrels of the last two windows at each side. (The steel windows on the entire facade are very corroded.) This repetition of bays, windows and spandrels separated by flat limestone panels proceeds up the facade until reaching the fifteenth floor where decorative limestone panels cap the vertical progression. The east and west pairs of window "slots" terminate at this point and the facade recesses back for up lighting positions at the corners. These recessed corners proceed upward to the window heads at the eighteenth floor with a single wider slot of double casements over hopper windows and metal spandrels matching those below. The center three window slots and piers start again with the same configuration as below and proceed up to the eighteenth floor as well. A full width decorative limestone parapet caps the facade at this point and the whole facade recesses back. A brick base course supports the limestone panels and windows at just below the sill-level behind the parapet. At that level the north and south recesses house a single steel casement over hopper window with slightly more recessed limestone panels above. This vertical slot is embellished with a large limestone carving centered between the window head and the base of the next higher parapet cap above the twentieth floor. The central section continues vertically with three double-casement-over-hopper windows separated by limestone piers. The facade progresses vertically upward with a smooth limestone panel followed by a decorative panel and a narrow single steel casement window. Smooth limestone leads upwards from these windows to a decorative parapet cap above the twentieth floor. The facade is capped at the top by a slightly recessed continuous decoratively carved limestone parapet. The fluted, 45-degree chamfered corners complete the tower facade.

The west facade of the tower is a mirror of the east except that from the sixteenth floor down original steel windows have been replaced with aluminum sliders over hoppers. Three windows at the fifth floor have been replaced with glass block and the southern window opening houses a hollow metal access door to the roof. Below the tower on the west facade the building has been skinned with metal studs and drywall covered with an exterior textured finish system. This has been broken open in a few places near grade.

The Base of the Building

The structure below the tower consists of an approximately square four-story-tall cube that houses the main entry from West Michigan Avenue, the elevator lobby, grand stairway, three-story second floor central vaulted space, a former lounge, and office space. The central vaulted space sets to the south of the tower and is topped with a flat roof that sports three raised concrete framed skylights that used to let light into the space below. These skylights were originally created with inset glass blocks. They have been tarred over, experienced extensive damage and have been leaking for some time.

The basement of this central area holds mechanical spaces, former storage rooms, the recessed ornamental metal gate that would rise to seal off the grand stair, a small elevator lobby, and some parking areas that extend from the southern wing street side access.

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Extending from the eastern half of the central four-story cube section to the south is a two-story wing that is topped with a flat roof housing a major skylight like the ones mentioned earlier. It has endured the same fate and has been leaking profusely. This wing has basement parking access that extends to Jackson Street at the rear. It was originally designed with buildings adjacent on both sides and, as a result, has no original windows on east or west facades. Since both building have been razed on the back half of the building only a painted brick surface was presented until 1978 when a new "French Provincial" facade was designed on the exposed south side of the cube and west side of the wing by local Architect John Burgess. It was said, in newspaper articles, "to foster creation of a restaurant at the southern section of the first floor." This treatment involved adding a layer of red brick; mansard roofs and first floor canopy; and bay windows with walk out French doors. The restaurant appears to never have been realized. The south facade was the rear greeting to original patrons of the Old-Merchants Bank and has remained relatively intact. Through the years this facade has had many signs and marquees attached to it as evidenced by "ghosting" and holes remaining from earlier attachments. Portions of original decorative grills remain above the arched rear entry door to the southwest and the garage door opening to the northeast. The arched rear entry door references the large central entry arch at the north facade with its protected flanking piers and the upper facade refers to the verticality of the tower with its recessed window "slots" filled with double casements over hoppers. These windows are wider with inset sidelights to match the full recessed spaces for this facade. There are a few areas of concern with limestone anchorage and the typical steel window corrosion. The central opening on the first floor and the in-fill under the arch are standard mill finished aluminum tube frame storefront systems assumed to have been installed in the 1970s. The metal canopy under the arch has the same look and same material as the front canopy installed in 1974.

The L-shaped basement has mostly open space with exposed concrete columns and surfaces with mechanical and former storage spaces as well the lowest elevator and stair lobby under the tower.

INTERIOR

Entrance and Escalators

Approaching the first floor from the rear one sees a wooden stair and raised section that allows access to the higher level of the West Michigan Avenue entrance and raw open space that has experienced much water damage. Proceeding past the bay windows on the southwest and the exterior access created in 1978 begins an area with original red Levanto marble walls; curved, dentil-like, ceiling trim and marble base on the south that runs north to the elevator lobby. On the west the original wall configuration starts at the first door and large window. Following to the north it can be seen from the marble floor pattern, and original drawings, that walls were re-configured with original marble to continue straight to the rear wall of the grand stair at some time. It is presumed to have happened in 1974, along with the canopy on the north facade, to allow more square footage for rental space by eliminating the west corridor around the grand

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stair. The ceiling is flat plaster with much water damage until the elevator lobby is reached. The floor is original Roman Travertine marble, quarried in Romana, Campagna, Italy.² At that point the original grandeur of the lobby is realized. Deep red and white veined Tavernelle marble surrounds the elevator lobby³ and stenciled ceiling painting is present that tracks the same designs carved in the limestone at the exterior and the rhythm of plain and decorative panels. The dome was painted by the W. P. Nelson Co.⁴ The original ornamental cast metal directory is still present on the north wall as well as the decorative cast metal mail drop box that feeds all the way from the eighteenth floor. This box has cast relief depicting an eagle standing on a series of vines, leaves and plant patterns. It also has decorative patterns on the top of the box reminding one of a parapet on the building. The elevator doors are etched with stylized leaf patterns of the Art Deco era. Metal trim flanking the doors on each side are set on small marble plinths and project upwards like stylized spears and support a stylized, stepped lintel referring to the top of the buildings parapet. The original light fixtures are gone and have been replaced by pendant mounted fixtures from the 1980s. Opposed to the elevator lobby is another recessed space that resides under the second story mezzanine as an entry alcove to rented spaces west of the main entry. Original marble walls are present there but terminate to the southeast near a contemporary aluminum door and sidelight that abut the major column near the grand stair. This recessed area has the mirror image of the ceiling painting and details of the elevator lobby. To separate these first-floor spaces below the mezzanines in the main lobby from the soaring four story entry lobby, an arch faced with fluted marble facing is created to enhance the entry experience from each side. The view up the grand stair reveals the central circular skylight and its original hanging light fixture featured in the dome four stories above. Its decorative elements, painting and plaster have suffered from water damage, but the room is still a sight to behold. The stairway consists of marble treads and is divided in half by a central ornamental railing. The inoperable escalators on either side of the stairs remain as a memory of the past and visually appear intact. They are separated from the stairway by a solid marble balustrade. Facings on the east and west walls are red Levanto marble. There are no significant historic spaces to the west of this alcove, as they have been through many re-configurations and are in a poor state of repair. Behind the elevator lobby to the east the spaces are fairly raw and void of historic character. The front entry is recessed under a second story bridge from east to west mezzanines that is faced with red Levanto marble and the ceiling is exposed structure. It was reported that seventy tons of red were used in the bank building.⁵

Heading southwest through the angled east corridor glass door the safe deposit vault door can be viewed. What originally was the safe deposit vault lobby no longer exists but the ornate private elevator door is intact and a damaged section of ceiling remains. The vault door is corroded but can be pivoted while the ornamental gate is mostly intact but locked into position. Inside the vault the metal ceiling and original light fixtures are present but have been subject to much moisture.

² "Three Kinds of Imported Marble Were Used in Bank Building." *Enquirer and Evening News*. Battle Creek, Mich. August 12, 1931.

³ *Ibid.*

⁴ *Ibid.*

⁵ *Ibid.*

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Banking Floor and Dome

Approaching the second floor from the head of the stairs facing south puts you in the center of the domed ceiling under the skylight. The entire massive ceiling is treated with stenciled painted artwork including gold leaf applications. The floors are patterned golden travertine marble, quarried in the former Czecho-Slovakia,⁶ with two colors in the field and three in the borders, according to the original drawings (it is difficult to tell at this point because of debris covering the floor mixed with water). It was reported that 110 tons of this golden marble were used in the building. This was reported as the first use of this marble in any bank in the United States.⁷ The north, south, east and west barrel vaults converge to this point where four massive central columns support the intersecting points of the forms. A pair of columns to the east and west carry the loads at the midpoint of the major barrel vault as it travels to the end walls where engaged columns handle the transition. These columns and walls around the room all have marble wainscots and decorative faux marbre plaster with simulated tooled joints above. The three walls at the terminus of the east, south, and west vaults all sport massive slightly recessed plaster arches, filled with decorative art. The east and west barrel vaults have large rectangular skylights centered in their respective ceilings. Each skylight houses an original large, cable hung, light fixture of decorative etched glass. Its top and bottom begin with a square form that steps out to a wider square form as it proceeds toward the center and terminates into a wide faceted cylinder. The shorter northwest and southeast barrels sport less sizable and simplified fixtures of the same material utilizing hexagons as a form for the entire fixture with one step out at the center.

The north barrel vault terminates at the south walls of the mezzanines on either side of the entry and sports a simulated arch of faux marbre. The central arched windows are featured as a focal point in a shorter and shallower arched vault continuing north over the entry lobby at a height above the fourth-floor bridge. Its side walls are interrupted by the two stories of openings at overlooks from the second- and third-floor mezzanines. The central opening in the second floor for the stair is surrounded by solid travertine articulated guard rails. At the north end the mezzanine walkway/bridge is protected by a very detailed ornamental metal guardrail. The east and west mezzanine openings are separated vertically by fluted engaged piers of faux marbre with asymmetrical decorative relief at the top. The marble guardrail panels are recessed back from the piers and sport flanking flat panels with three flutes and a center raised panel of a carved, stylized plant. Proceeding upward to the third story mezzanine overlook a recessed, metal spandrel covers the floor construction and is fronted by a detailed ornamental railing depicting a series of vertical plant structures. These openings are protected from sound by pairs of arch topped, wood framed, glass French doors. Above the arched openings recessed panels occur with typical faux marbre patterns as a background with a central relief carved to resemble the plant depicted in the lower marble guardrail. The top of these panels is terminated by a decorative horizontal band of relief.

Minor barrel vaults intersect the main east/west vault at the column lines on both north and south sides. Ornamental metal ventilation grills are centered in the outer walls aligned with the spring-

⁶ "Three Kinds of Imported Marble Were Used in Bank Building." *Enquirer and Evening News*. Battle Creek, Mich. August 12, 1931.

⁷ *Ibid.*

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line of the arches. Ornate round light fixtures with a series of exposed blue light bulbs at the perimeter are cable-hung at the center of these eight minor vaults. (These fixtures seem to be from an earlier era and one wonders if they came from the earlier bank which was demolished to make room for this one.) A contemporary partial height open ceilinged space was created in the northeast corner of the main vaulted space that is of no significance.

President and Executive Offices

Based on original drawings the northwest corner second story spaces behind the mezzanine were designed for the bond department and housed a vault. The most recent use for this area was a lounge that included a bar and used the vault for storage. All original material has been removed or re-configured except some mill-work along the southeast wall. The northeast corner spaces begin with the elevator lobby which is similar to the first-floor elevator lobby with the red marble base, trim and door jambs but the walls follow the second-story theme with travertine marble wainscot and faux marbre plaster finish up to the coffered, decoratively painted ceiling. At the top of the walls a decorative, stylized, plaster border runs around the room as a transition to the edge of the coffered ceiling. Light fixtures here are off-the-shelf contemporary versions and not significant historically. The corridor leading south just north of the elevator lobby appears to original to the east end. The original president's office and chief executive officer's office, which are the last two offices on the hall, are historically significant. Both have decorative metal air vents and radiator covers as well as special custom wood wall panels, trim and coffered plaster ceilings. The president's office has a series of square wood panels with book-matched grain separated by a small, lighter hardwood inset trim band. According to the *Enquirer and Evening News*, the office was originally paneled in "American walnut inlaid with black walnut and satinwood."⁸ This office has a series of vertical concave trim pieces aligned at the top of the wall creating a transitional border between the wall and the coffered section of the ceiling. This coffer is made of series of triangular contrasting light and dark wood inlays creating a continuous repeating pattern around the room. Raised trim at about three feet on center creates a vertical emphasis around the room and acts as a termination for the wood panels at the flush trimless door opening. The chief executive officer's office has a similar border of vertical, cove trim as a border between wall and coffered treatment at the plaster ceiling. It rises to a shallow peak at the center of three-foot-wide vertical grain wood panels and remains flat at the one-foot-wide separator panels. (It also undulates at the window head.) These one- and three-foot-wide panels are separated by raised trim like the president's office. The separator panels have three triangular inlays at the top that further enhance the special feel of this office. The *Enquirer and Evening News* reported that this office was originally paneled in English oak.⁹ At the center of the three-foot-wide panels a set-in piece of trim starts at the peak and projects down to door head height and terminates with a set on stylized wooden arrowhead. The rest of the spaces in this quadrant have been re-configured and have no significance.

Bookkeeping Lobby

⁸ "Three Kinds of Imported Marble Were Used in Bank Building." *Enquirer and Evening News*. Battle Creek, Mich. August 12, 1931.

⁹ Ibid.

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Looking south through the large opening into the rear wing, from the main vaulted space, one sees what was originally the bookkeeping lobby. This space still has its original coffered and painted decorative ceiling and some of its original marble walls. A partial height partition was used to create a coat room where the original marble stair descended to the lower floor. The single ornamental door and cab remains where the original elevator accessed the vault lobby below. Passing south through this space, the original opening has been re-configured and the same applies to the majority of the rear spaces in this wing. The only remaining historic element of this space is the metal and glass skylight. Acoustic twelve-by-twelve tiles had been glued to it, and, as a result of the roof leaks, they have fallen off. One more element of significance is the ornamental door and gate of the original cash vault in the northeast corner of this wing.

Third, Fourth, and Fifth Floors

The third-floor northwest section has its simple plaster coffered ceiling at the mezzanine and arched French doors overlooking the central atrium but otherwise it is just raw space. The glass-enclosed bridge to the northeast has its glass floor below the carpet and original framing system intact. The northeast section has its French doors to the atrium from the elevator lobby, that are in fair shape, and the typical, water damaged, coffered, plaster decorative ceiling over the elevators. The mail chute remains, and the elevator doors and frames have simple gold toned metal. This section has been reconfigured many times, and in not-so-sympathetic of ways. The rear "C" shaped wing originally was designed to be a men's toilet and locker room and presently is raw space.

Both front sections of the fourth floor have been reconfigured many times with lack of attention to historic character. The elevator lobby ceiling had and is presently raw space framed down and dry walled, while the doors and frames are gold-toned metal. The mail chute does remain although here gold in color. Typical stairways are metal pan treads on steel channels with square vertical balusters topped with wood handrails. The fourth-floor rear "C" shaped wing was originally designed for women's lockers and toilets and is presently raw space. The 'Fourth B' floor is a bare concrete and masonry interstitial space that houses ductwork and fans as well as storage of maintenance supplies and salvaged historic materials.

The fifth floor has its original entry corridor and elevator lobby intact that includes a wainscot of gray marble up to door head height capped with a dark stained wood crown molding. Doors are trimmed with the same wood and smooth plaster exists above to the flat plaster ceiling with peeling paint. The mail chute is intact as well. The rest of the floor is mostly open and raw with no historic character. The elevator penthouse/machine room above the rear wing is an unfinished masonry space with no historic significance.

Tower

Floors six through sixteen all have their typical original entry corridor and elevator lobbies intact that include a wainscot of gray marble up to door head height capped with a dark stained wood crown molding. Doors are trimmed with the same wood and smooth plaster, with peeling paint, existing above and including the flat plaster ceiling. The mail chute is intact. The rest of the floor

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areas have been re-configured or mostly raw and open with no historic character. Floors seven, eight, and fourteen have no central matching marble corridors heading toward the west from the elevator lobby while all the rest do. They have varying configurations of door locations and lengths (see photo key plans).

The seventeenth floor appears to have been completely re-configured with paint and drywall partitions in the central entry corridor, elevator lobby and throughout the floor. Water damage is evident with peeling paint the norm. A masonry base was built on this floor to support a single elevator that starts on the eighteenth floor and accesses the nineteenth floor. This base is bare concrete block to about four feet and drywall above in an unfinished state. Based on the date of installation of the elevator equipment this work was completed in 1993 and this floor has been vacant at least since then. The only element of historic significance is the mail chute.

The eighteenth floor has been totally re-configured as well with contemporary metal studs and drywall. The central entry hall configuration was kept, and the mail chute is present. A large open room exists opposite the elevator lobby that houses an open steel stair, resembling the typical stairways behind the elevator banks, that leads up to the nineteenth floor. The balusters are set in groups of three with a twisted square steel baluster flanked by two straight ones. It rises to the south then at a landing takes a turn to the west and hits another landing and turns to the north where it exits to the nineteenth floor. The new elevator is positioned just to the west of the stairway and is enclosed in a drywall partition. Other than the stairway and mail chute nothing appears to be historically significant.

The nineteenth floor is again totally re-configured, presumably in 1993, for office use. No mail chute is present, and every partition was built of metal studs and drywall. A guard rail matching the stairway handrails protects the opening at the stair. A drop-in grid ceiling system is present and visible above the grid is evidence of applied twelve-by-twelve acoustical ceiling tiles that have fallen.

The twentieth floor is a mechanical equipment floor with exposed structural clay tile and brick. It is accessed from a simple open tread steel stair and has an exterior four lite glass door leading to a fire escape.

INTEGRITY

The exterior of the building retains much of its integrity. A simple contemporary canopy was added in the 1970s to provide cover at the main entry, and a mansard roofed façade was installed a few years later at the rear courtyard that is not visible from the primary façade. Otherwise the exterior still showcases the bank's original presence and symbolism of one the primary architectural features present in the downtown. It is in good condition overall and the structure of the building is sound.

Years of vacancy have left much of the interior in critical shape. Ceilings and walls have been damaged by water and ripped open and relieved of any valuable metals, and there is water damage throughout. Prior to vacancy, the office spaces on the upper floors were updated and

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altered with partition walls and a variety of finishes throughout the 1970s, 1980s, and 1990s to meet the needs of the current tenant and therefore contribute little to the overall historical integrity. The interior's most significant spaces that retain integrity are the banking and mezzanine floors, elevators and lobbies, and the central entry. The original marble is damaged in a few places, but mostly intact throughout the building. The decorative painting, skylights and plaster details remain but have been eroded by water infiltration. The planned removal of the mansard roof and anachronistic details and rehabilitation of the building as office space and apartments would retain and restore the significant aspects.

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8. Statement of Significance

Applicable National Register Criteria

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

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

Criteria Considerations

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

- A. Owned by a religious institution or used for religious purposes
- B. Removed from its original location
- C. A birthplace or grave
- D. A cemetery
- E. A reconstructed building, object, or structure
- F. A commemorative property
- G. Less than 50 years old or achieving significance within the past 50 years

Areas of Significance

(Enter categories from instructions.)

Architecture

Commerce

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Period of Significance

1931-1968

Significant Dates

1931

1934

Significant Person

(Complete only if Criterion B is marked above.)

McKay, George C.

Cultural Affiliation

Architect/Builder

Weary & Alford, architects, Chicago

Walbridge-Aldinger Co., builders, Detroit

Returned

Statement of Significance Summary Paragraph (Provide a summary paragraph that includes level of significance, applicable criteria, justification for the period of significance, and any applicable criteria considerations.)

The Old-Merchants National Bank & Trust Co. building was constructed in 1930-1931. It is significant under Criterion A for its association with the commercial and banking development of Battle Creek, Michigan. When two local banking houses merged at the tail-end of the prosperous "roaring twenties," the result was the largest financial institution, in size and holdings, between Chicago and Detroit. Cereal stock was a main asset of the bank. Several leaders of cereal companies held powerful positions at "Old-Merchants" and its successor, Security National Bank. There were also social ties between local banking and cereal industry were leveraged to strengthen the bank and the community during and after the Great Depression.

The building is significant under Criterion B for its association with prominent Battle Creek resident George C. McKay, who ran the financial aspects of the Kellogg Co. and who worked closely with its founder W.K. Kellogg. McKay was chosen to lead the Security National Bank,

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successor to Old-Merchants National Bank & Trust Co., by federal authorities when the bank was restructured in 1934 and continued in that position until his retirement in 1976.¹⁰ As an artist and philanthropist, McKay was a significant benefactor of the community's arts and cultural organizations. He was a generous and innovative community leader and was honored by the bank when his name was given to the building in 1980.

The building also meets Criterion C as an architectural landmark of Battle Creek that at the time of its construction was one of two high-rises that seemed to race to the sky. The architects Weary & Alford were leaders in the design of banks, regionally and nationally. The building showcases what may be the first ever elevator installed in a bank and had unique marble finishes. It is an outstanding example of a high-rise building constructed in the Art Deco style as the form transitioned to Art Moderne, a more streamlined expression of the Modern Movement. The architectural style of the building, an expression of strength and optimism in the future, epitomizes the banking industry at the end of the prosperous era.

The period of significance extends from the date of the construction to fifty years from present, as the bank was led by George C. McKay until his retirement in 1976, and banking functions continued at this building until 1993 when the last bank, Comerica, Inc., left the building and it was sold to a series of owners and developers.

HISTORY OF BATTLE CREEK

Battle Creek's Beginnings

The city of Battle Creek, located in Calhoun County, Michigan, is roughly half-way between Chicago and Detroit, making it a natural spot for commerce and trade historically and still today. It is situated along Interstate 94, at the confluence of two rivers (the Battle Creek River and the Kalamazoo River) and along a major rail-shipping route (historically the Grand Trunk Railroad and Michigan Central Railroad).¹¹ The city is named for an encounter between Native Americans and settlers in 1823.¹²

Prior to the arrival of white settlers, the lands that compose Battle Creek were occupied by Chippewa, Ottawa, and Potawatomi Native American tribes. Those lands were acquired by the United States through the 1821 Treaty of Chicago and opened much of southwest Michigan to settlement by whites. Calhoun County was organized from these lands on October 29, 1829, by the territorial legislature.¹³ What eventually became the village, then city, of Battle Creek was located in Milton Township.

A government land office opened in White Pigeon, Michigan, in 1831, and Sands McCamly¹⁴, a land speculator from New York, purchased land in the area of the confluence of the Kalamazoo

¹⁰“George C. McKay ends 42 Years as chairman of Security bank board.” *Battle Creek Enquirer and News*. March 18, 1976.

¹¹ <http://www.greatamericanstations.com/stations/battle-creek-mi-btl/> accessed 3/5/18

¹² Ibid.

¹³ Hinchman, Theodore H. *Banks and Banking in Michigan*. Detroit: Wm. Graham, Printer. 1887, p. 18.

¹⁴ Note: in some early writings, the name is spelled “McCamley”

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and Battle Creek Rivers, then a small settlement called Milton.¹⁵ By 1836, McCamly gained full rights to develop water power on the Kalamazoo River, and “became one of the first public utility magnates in the country.”¹⁶ He charged businesses an access fee to use the improved waterworks, which was the prime factor in the development of the town, christened “Battle Creek” in 1859.¹⁷ McCamly sounded the call for New York families to move to the area, which was ripe for farming and milling wood, grain and flour. By 1838 the “flourishing village” situated along an “old Indian Trail”¹⁸ with a power canal on each side contained a bank (established in part by McCamly), numerous shops, taverns, mills, smitheries and other businesses, and a population of about four hundred people.¹⁹

Battle Creek’s unique physical layout includes the Kalamazoo River which runs somewhat parallel to the Battle Creek River before joining it. While flat water with no elevation drop typically does not produce enough energy to spin a water wheel, hand-dug and stone-lined “mill races” capitalized on the altitude change between rivers. Water moved quickly through these canals, providing power at its peak to eighteen customers.²⁰ Beginning in the 1840s, successful mill operations were established, creating a bustling area of commerce that grew into sizable and nationally important industries in threshers and engines, steam pumps, printing presses, and prepared food.²¹ With industry and commerce came the need for safe deposits, loaning capability, and standardization of trade.

Early Cereal Industry

The city of Battle Creek incorporated in 1859. Due to the settlement and restructuring of the Seventh-Day Adventist Church and its founder, Ellen White, in the area, it became a hub for healthful living. The Adventist tradition encourages vegetarianism, abstinence from caffeine and activities considered “unhealthful.” The Battle Creek Sanitarium was founded by Adventist physician and health pioneer John Harvey Kellogg, whose followers from around the nation traveled to Battle Creek to follow a strict vegetarian diet and receive unorthodox health treatments at a sprawling sanitarium. Processing of nutritious, easily digestible foods at Kellogg’s Sanitarium developed somewhat accidentally into the cereal industry. The experimentation with recipes and development of a food company led by Dr. Kellogg’s younger brother, W.K. Kellogg, was often contentious, even between brothers.²² The conflicting accounts of the genesis of the cereal industry differ remarkably between the brothers, other Kellogg family members, and Sanitarium employees.²³

Cut-throat cereal manufacturers sprang up in the Battle Creek area due to the good local supply of winter wheat and corn, the abundance of mills that prepared the grains, and the culture of

¹⁵ <http://www.greatamericanstations.com/stations/battle-creek-mi-btl/> accessed 3/5/18

¹⁶ Roberts, E.W. 1931. *Pioneer Days in Old Battle Creek*. Pg 7.

¹⁷ Ibid.

¹⁸ Ibid.

¹⁹ Blois, John T. *Gazetteer of the State of Michigan*. Detroit: Sydney L. Rood & Co., 1838, p. 251.

²⁰ Roberts, E.W. 1931. *Pioneer Days in Old Battle Creek*. Pg 10-12.

²¹ http://www.heritagebattlecreek.org/index.php?option=com_content&view=article&id=148&Itemid=73

²² Merkel, Howard. 2017. *The Battling Brothers of Battle Creek*. New York: Pantheon Books.

²³ Ibid., Pg. 110-111.

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health food begun with Dr. Kellogg's Battle Creek Sanitarium Health Food Co. In one instance, C. W. Post, who began his business with a cereal coffee called Postum, was successful and found he had several imitators of his product. He organized a separate company and put out a cereal coffee called "Monk's Brew" that sold for one-fifth the price of Postum and was advertised to be equal to the other rival cereals. In fact, the box contained the same exact product as the more expensive Postum. The price of Monk's Brew was so much lower and the quality much better than that of Post's competitors, that it eventually drove them out of business. Monk's Brew went off the market, and Postum was left without competition.²⁴

By 1901, Battle Creek was inundated with health food "factories." Some operations populated mere tents or sheds, while some existed only on paper. When these fly-by-night operations failed, they left behind their investors. Because so many of the enterprises went out of business as quickly as they appeared, local banks refused to provide business loans to cereal entrepreneurs. W.K. Kellogg, however, had some insurance money from a fire that destroyed his first small plant, and a loan from a bank in Chicago. He was ahead of the pack.²⁵ By 1909 what had been forty cereal plants dwindled to just eight very powerful businesses: the Kellogg Toasted Corn Flake Co.; Postum Cereal Co.; Malta-Vita Pure Food Co.; Quaker Oats Co.; Mapl-Flake Mills; National Cereal Co.; Sanitas Nut Food Co.; and Battle Creek Sanitarium Food Co.²⁶ Though there were other important industries in town, Battle Creek gained national recognition as "the city that feeds the world breakfast."²⁷

The banks operating in Battle Creek grew alongside the major cereal manufacturers, which by the 1920s were thriving. Strong relationships between industry and bank leadership resulted. For instance, the four largest stock-holders in Old-Merchants National Bank & Trust Co. were the Kellogg Co., The W.K. Kellogg Foundation, General Foods Corp. and Postum Co. The president of the Kellogg Co., L.J. Brown was a director at Old-Merchants National Bank & Trust Co, as was the general superintendent of General Foods Corp., R.R. Thompson. Similarly, a director of the nearby Central National Bank was also founder of Postum Cereal Co. C.W. Post.

Banking History of Battle Creek, 1837-1929

The first bank in the village was organized in early 1838 following the passage of the state's general banking laws in March and December 1837. The laws allowed banks to be established by any group so long as they met the few requirements enumerated in the laws. The Bank of Battle Creek was organized in January 1838²⁸ by Sands McCamly and several other investors, with capital of one hundred thousand dollars.²⁹ Between August 1837 and February 1838, some forty banks were established throughout the state.³⁰ In 1929 the *Enquirer and Evening News*

²⁴ Middleton, Arthur J. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg 60.

²⁵ Ibid. Pg 61.

²⁶ Ibid.

²⁷ "Food Industry is Secure Foundation for City's Growth." *Battle Creek Enquirer*. August 12, 1931.

²⁸ Hinchman, Theodore H. *Banks and Banking in Michigan*. Detroit: Wm. Graham, Printer. 1887, p. 31.

²⁹ *Detroit Free Press*, February 21, 1838. Vol.1, No.221.

³⁰ "General Bank Associations of Michigan," *Detroit Free Press*, February 23, 1838.

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reported that the Bank of Battle Creek had been in business for a mere six months before it was replaced by various private banks that had been established by well-to-do settlers in the area.³¹

Beginning in July 1851, Loyal C. Kellogg operated a bank in a twenty-foot-by-thirty-foot building in Battle Creek where he swapped due bills and brought buyers and sellers together.³² As there was not much actual money to be exchanged in the early days of settlement, his bank facilitated trading and exchanging of goods and business notes, using specie or cash “to match up the uneven ends of a trade.”³³ Kellogg made application for a nationally-chartered bank in 1865. He established the First National Bank of the City of Battle Creek in June of that year and moved his bank to 12 West Michigan Avenue. He sold his interest to Victory P. Collier in August 1867. In 1885 the name was changed to National Bank of Battle Creek, and in 1891 a savings department opened.³⁴ The bank merged with the Farmers & Mechanics Bank in 1898 and in 1902, what was now Old National Bank moved to the “banking corners” at Michigan Avenue (formerly Main Street) and Capitol Avenue (formerly Jefferson Avenue). Centered around this intersection were three of the four banks operating in Battle Creek: Old National, City Bank, Merchants Savings

During a three-week financial panic in October 1907, when most banks required a month’s notice to withdraw funds to stem bank runs, the Old National Bank remained financially solvent, and met the withdrawal demands of its customers.

Meanwhile, the other side of the Old-Merchants National Bank & Trust Co. lineage began in 1855, with the private bank of Leon & Jennings. The following year, Jennings sold his interest and the bank became Leon & Sanborn. In 1859, alongside other maturing banking operations, the private bank of A.C. Hamblin succeeded it, then received a national charter as the Merchants National Bank of Battle Creek on June 2, 1888. Federal charters required banks to meet certain regulatory standards, thus creating more reliability and safety than the private banks of the ‘free-banking’ era. The bank reorganized into the Merchants Savings Bank on April 1, 1895.³⁵ This name change emphasized the expanding capabilities of the bank, which now allowed for depositors to receive interest from deposits.

The nationwide and fundamental change in the banking industry from private banking to the more structured and regulated “national” banks illustrated in the formation of Old-Merchants was an incidental outcome of the Civil War. The establishment of a national currency in 1865 effectively created the national banking system.³⁶ Prior to this time, “free” banks each printed their own notes instead of using a state or national currency. This proliferation of often unsecured currency resulted in the failure of many large projects when banks issued too many notes without enough gold or assets backing it. The term “wildcat,” used nationally, first came into use in the 1830s when bankers supposedly established free banks in inaccessible locations in

³¹ “We Believe in Battle Creek.” *Enquirer and Evening News*, July 1, 1929.

³² “Bank’s Story is Engrossing One.” *The Enquirer and Evening News*. August 12, 1931.

³³ *Ibid.*

³⁴ Brobrofsky, Al. Notes included in his personal collection of banking artifacts.

³⁵ Gardner, Hon. Washington. 1913. *History of Calhoun County Michigan*.

³⁶ *Ibid.*

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the Michigan wilderness, where it was imagined that wildcats roamed. This wildcat currency had questionable backing, and the sometimes-reckless banks that issued them were called wildcat banks. The inaccessible locations of these bank buildings made it difficult for those holding notes to redeem them, “and banks with fewer notes redeemed could hold less specie and generate higher net revenue for their owners.”³⁷

Some banks in the free-banking era went to extremes to keep their bills from being redeemed, like building their banks in the wilderness at the end of winding, inaccessible roads. Others, like one in Battle Creek, created socially awkward moments to scare off those wishing to redeem notes.

Strangers were not welcome at this bank [Bank of Battle Creek] for most of them wished to redeem Battle Creek notes. When one of these optimists appeared the Cashier, Toman W. Hall, used to make a hurried retreat through the back door, leaving a [man] in charge of the situation. This well trained lounge (Lou Jackson) would seize a broom and start singing at the top of his voice. All inquiries were met with foolish chatter. After waiting some time, and expressing his opinion of absent cashiers and stupid [men] the stranger would depart, and Lou would signal that the coast was clear.³⁸

Wildcat banking created uncertainty, bankrupted people, and led to stagnancy in business.³⁹

In the free-banking era, the federal government held to a policy of refusing state bank notes in payment for duties, revenue, and government land, as the notes were not guaranteed to have value. The Michigan state legislature, private corporations, and the public agreed upon the need for legislation, so after 1865, banks could better participate in industrial and commercial growth⁴⁰ and by 1912 no Michigan banks had failed.⁴¹ This period of stability allowed for economic growth and expansion of commerce in the Battle Creek area.

Old-Merchants National Bank and Trust Company

The Old-Merchants National Bank and Trust Company was created in 1929 by the merger of two longstanding Battle Creek banking institutions, the Old National Bank and Trust Company and the Merchants Trust and Savings Company. For years these banks operated nearly side by side, with only the four-story Penniman Block between them. Between 1916 and 1930 Old Merchants operated from a building at 29-31 West Main Street, which was located in the middle of the block in approximately the same location as the Old-Merchants building. That site had previously been the location of the Battle Creek City Hall, but when the city hall was moved to a new building in its current location, the city sold the site to Old National Bank. Just to the south of the Old National Bank was the Penniman Block at 25 West Main Street, and directly to the

³⁷ Dwyer, Gerald P. Jr. “Wildcat Banking, Banking Panics, and Free Banking in the United States.” *Economic Review*, December 1996.

³⁸ Bowen, Harold L. 1956. *State Bank Notes of Michigan*. Detroit: Havelt Advertising Services, Inc. Pg 3.

³⁹ “Bank’s Story is Engrossing One.” *The Enquirer and Evening News*. August 12, 1931.

⁴⁰ “Bank’s Story is Engrossing One.” *The Enquirer and Evening News*. August 12, 1931.

⁴¹ Gardner, Washington. 1913. *History of Calhoun County Michigan*.

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south of that building was Merchants Savings Bank at 23 West Main Street. After the merger of the two banks in 1929, the new institution acquired the Penniman Block and used a portion of it for office space⁴² until it was demolished for the construction of the Old-Merchants tower.

Friendships and business relationships existed between the board members of the Old National Bank and the Merchants Savings Bank. In the late 1920s the city's industries expanded rapidly, and discussion began about the merger of the two banks that together could more ably support the financial needs of local business. The merger of the banks was ratified by their respective boards in June 1929, and it was announced that the new bank would officially open for business in September that year⁴³ (the merger was especially timely because the president of Merchants Savings bank died in 1930, the vice president later that year, and the chairman of the board the following spring). The resulting institution became the Old-Merchants National Bank & Trust Co., informally called "Old-Merchants".⁴⁴

W. J. Smith, chairman of the board of directors for the Old-Merchants, recounted a dinner where, "we discussed the probabilities of a city of a population of 100,000...when we build a new, model banking house...we are simply accepting Battle Creek for what it is, and what it soon is to be."⁴⁵ In 1929, when the decision was made to build a grand bank building, the city had enjoyed a very long period of financial stability and growth. The populace was generally generous and progressive. For instance, a fund drive in 1929 gathered enough pledged money from residents to build a new community hospital.⁴⁶ A January 1, 1929, special section of the *Enquirer and Evening News* proudly announced "WE BELIEVE IN BATTLE CREEK" and celebrated the news of the merger of the Old National and the Merchants Savings banks as "the most significant step to occur in banking circles in many years." The newspaper also listed "representatives from various businesses and professions who are dependable Battle Creek institutions" emphasizing the good reputation of these local businesses. The new president of this bank was Lon J. Karcher, who was a very close friend of W.K. Kellogg.⁴⁷ With the close ties between the bank and the thriving cereal industry, and the optimism of residents in the town, the city seemed certain to become the thriving metropolis imagined by Smith, and at the center of it would be Old-Merchants bank.

Given the upward trajectory of the city, and the strength of the new bank (the largest financial holdings between Detroit and Chicago),⁴⁸ the decision was made to build a much larger building. One that appropriately reflected the stature of Old-Merchants National Bank and Trust Company.

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⁴² Penniman Block to Supply Space. *Enquirer and Evening News*, July 17, 1929.

⁴³ "Local Bank Merger Formally Ratified." *Enquirer and Evening News*, July 21, 1929.

⁴⁴ "Bank's Story is Engrossing One." *The Enquirer and Evening News*. August 12, 1931.

⁴⁵ "Group of nine laid bank plan." *The Enquirer and Evening News*. August 12, 1931.

⁴⁶ "Complete General Hospital This Year." *Battle Creek Enquirer*. January 1, 1929.

⁴⁷ Letter from W.K. Kellogg to Mrs. Lela M. Karcher, Nov. 2, 1928. Private collectin of Al Bobrofsky.

⁴⁸ "Old-Merchants to reorganize; is closed today. *The Enquirer and Evening News*. June 13, 1933.

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The stock market crash on October 29, 1929, and the ensuing economic depression adversely affected the hoped-for development of Battle Creek and countless other American communities. The pledged money for the hospital could not be collected, many residents worked reduced hours, and the economic shift changed the banking industry of the city.

Through the gloom of the depression however, the new bank, Old-Merchants National Savings & Trust Co., commenced operations in a new high-rise building in the summer of 1931 with thousands of residents celebrating at the opening. The *Battle Creek Enquirer* and *The Evening News* ran a special thirty-page section of the day's newspaper that discussed various facets of the banking organization, the building, and the history of the city. By December 1932 the assets of Old-Merchants totaled more than seventeen million dollars.⁴⁹

Yet, the jubilant fervor would be short-lived. The state-imposed bank holiday and "continued and heavy withdrawals" by depositors in Battle Creek and surrounding towns resulted in the board of directors closing the bank on June 13, 1933. Though the bank eventually reopened it operated under federal supervision and closed most of its functions. Several reorganizations plans were submitted,

The Failure of Old-Merchants National Bank & Trust Co.

While Battle Creek's cereal industry was enjoying world-wide renown, the United States stock market was also undergoing rapid expansion, reaching its peak in August 1929, after a period of unfettered speculation. Mounting debt, low wages, issues in the agricultural industry, and an excess of large bank loans that were not properly secured created a perfect storm as stock prices started falling. The psychology of panic caused mass stock sell-offs and billions of dollars were lost, leaving thousands of investors empty-handed. Though recovery began immediately, stocks were left at twenty percent of their value and by 1933, nearly half of the banks in the United States had failed.⁵⁰

On February 14, 1933, William A. Comstock, the governor of Michigan declared a state "bank holiday" to give two major banks in Detroit a period to collect assets in response to runs on the banks. A bank run happens when a large number of depositors simultaneously lose confidence in the security of their bank, leading them to all withdraw their funds at once.⁵¹ When this happened to a large Detroit bank, only a fraction of the cash needed was on hand. The institution needed to liquidate loans and sell assets at a loss to meet cash demand, and the losses broke the bank's solvency. That bank, in need of cash, turned to another lending institution, leading to a corresponding run on the second bank.⁵² Another factor in the volatility of banks centered on "floating checks", where the bank receiving a deposit accounted for the funds as well as the bank paying out the funds. At the time, hoarding of cash and gold reduced the supply of money available for exchange. This was a third pressure that could create solvency issues for banks.⁵³

⁴⁹ "Old-Merchants to Reorganize; Is Closed Today." *Enquirer and Evening News*. June 13, 1933.

⁵⁰ "Stock Market Crash of 1929." <https://www.history.com/topics/1929-stock-market-crash>

⁵¹ "Bank Run." www.history.com/topics/bank-run. Accessed 3/3/2018.

⁵² "Banking Panics of 1930-31." www.federalreservehistory.org/essays/banking_panics_1930_31. Accessed 3/4/2018.

⁵³ Ibid.

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Though the Detroit run on banks resulted in the nation's first bank holiday, several other states began having issues with public confidence and unpredictability as well and instituted their own holidays.

On March 5, 1933, just hours after his inauguration, President Franklin D. Roosevelt declared a national "bank holiday" in response to a resolution issued by the Federal Reserve. All banking operations ceased until March 13. Lawmakers in Washington, D.C., grappled with the task of re-opening the banks, and decided to assign banks to re-open in stages, depending on their size and standing with the Federal Reserve. The decision was made to issue currency against the assets of the banks, instead of gold, to allow for the quick but cautious reopening of the banks. By March 15, banks controlling ninety percent of the country's banking resources had resumed operations and in a concerted show of patriotism, deposits far exceeded withdrawals. But four thousand banks, most of which did not hold a large enough percentage of currency in gold, closed for good.⁵⁴ At this time, the Old-Merchants National Bank & Trust Co. was in a very comfortable position and deposits were "on the upward climb."⁵⁵

Old-Merchants was one of only seven banks in the state to reopen the morning of March 14, 1933, with a license to resume business. The license was based on the examination of the bank by Federal Authorities.⁵⁶ Reserve banks were now required to hold forty percent of the paper currency they issued in gold reserves, and only ten percent of a bank's income could come from securities.⁵⁷ Business resumed as normal. But over the weeks of recovery, ignoring President Roosevelt's plea for reason and calm, some bank patrons slowly began withdrawing postal savings and Liberty bonds, the regulation of which the bank did not control. They sold the Liberty bonds for currency, and again hoarded cash.⁵⁸ Because the bank was the largest in the region, and conspicuous because of its size and its early re-opening, people in other areas of the region where banks were still closed urged their Battle Creek relatives and acquaintances to withdraw extra money on their behalf, fearing another crisis. This pressure, which grew steadily over the weeks and months following the national bank holiday, was a detriment to the depositors who left their money in the bank. After months of inequity in withdrawals, the bank leadership called for Old-Merchants National Bank & Trust Co. to close.⁵⁹

On June 13, 1933, Wendell L. Smith was appointed to the position of conservator of the Old-Merchants, and he indicated that he would accept the position, being that he was already the vice president and director of the bank. In an article in the Battle Creek *Enquirer and Evening News*, he indicated that the bank would reopen by June 15, following reorganization.⁶⁰ Both hope and confidence was expressed by Smith that regular banking business would soon be resumed. Smith explained, "The present situation in the bank's affairs is brought about by continued and heavy withdrawals following the opening after the moratorium, which had continued to the point where

⁵⁴ "Bank Holiday of 1933." www.federalreservehistory.org/essays/bank_holiday_of_1933. Accessed 3/4/2018

⁵⁵ "Old-Merchants to Reorganize; is Closed Today." *Battle Creek Enquirer*. June 13, 1933.

⁵⁶ Ibid.

⁵⁷ "Bank Holiday of 1933." www.federalreservehistory.org/essays/bank_holiday_of_1933. Accessed 3/3/2018

⁵⁸ "Bank Run." www.history.com/topics/bank-run. Accessed 3/6/2018

⁵⁹ "Old-Merchants to Reorganize; is Closed Today." *Battle Creek Enquirer*. June 13, 1933.

⁶⁰ Ibid.

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the directors and officials considered the closing and the request for a conservator to be necessary for the protection of the depositors.”⁶¹ Smith indicated, “it has been known for some days past that movements were in progress here for the organization of a new bank to take over the assets of the Old-Merchants National and carry on business as usual, with a complete backing of federal capital as well as with a substantial under-writing of additional local capital.”⁶²

Some of the bank’s operations did stay open, for instance, patrons could access their safety deposit boxes, but all assets were in trust under the strict supervision of the federal government until June 9, 1934. This freezing of the assets of depositors affected the savings of some twenty-five thousand patrons.⁶³

The Reconstruction Finance Corporation (RFC) was created just before Roosevelt came into office to inspire confidence among businesses. However, their funds were limited, and there were many banks to be reorganized. Therefore, the RFC proposed to restore fifty percent of deposits⁶⁴ because the balance of the deposits were needed to fund “slow assets” which would likely otherwise not be recouped.⁶⁵ The understanding, during reorganizing efforts for the Old-Merchants bank, was that half the new bank’s stock would be purchased by the government, and therefore the bank would be one hundred percent liquid. Stockholders of the new bank would “be free from assessment liability, the assessment liability being replaced by insurance guaranty.”⁶⁶ “Additional capital would be provided so that depositors would have available a definite percentage of the money now impounded, as to insure confidence in the bank. Furthermore, the bank retained as an asset its relatively recently constructed high-rise building.”⁶⁷

When the crisis began, over eight thousand commercial banks belonged to the Federal Reserve System, but sixteen thousand did not.⁶⁸ Due to the new rules enacted after the bank holiday, nearly all banks moved to be part of the Federal Reserve System. According to an inquiry of the 1933 banking crisis:

The number of banks licensed to resume regular business after the banking holiday that have subsequently been obliged to close their doors has not been made public. It has been stated informally, however, that very few member banks have experienced such difficulty and that the number of nonmembers is smaller than might have been expected. The largest licensed national bank to get into trouble was the Old-Merchants National Bank and Trust Company of Battle Creek, Michigan, which had deposits of around \$11,500,000 when it suspended

⁶¹“Old-Merchants to Reorganize; is Closed Today.” *Battle Creek Enquirer*. June 13, 1933.

⁶² Ibid.

⁶³ Middleton, Arthur J. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg 81.

⁶⁴ “Committee Statement.” *Enquirer and Evening News*. August 1, 1933.

⁶⁵ “Committee Back with Plan for New Bank Here.” *Enquirer and Evening News*. July 30, 1933.

⁶⁶ “Committee Statement.” *Enquirer and Evening News*. August 1, 1933.

⁶⁷ Ibid.

⁶⁸ “Banking Panics of 1930-31.” www.federalreservehistory.org/essays/banking_panic_1930_31. Accessed 3/3/2018

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business on June 13. Its closing caused runs on the two other national banks in Battle Creek, but they were able to withstand pressure and the runs subsided.⁶⁹

Under the supervision of the federal government, the defunct bank was reorganized as Security National Bank of Battle Creek in 1934. In December, Smith asked Lon J. Karcher to take over his responsibilities as the new president of Security National Bank, now capitalized at over one million dollars. Karcher had a long history with the bank, having begun his service as a messenger clerk and ended as president of Old-Merchants.⁷⁰ George C. McKay, vice-president of the Kellogg Co., was named Chairman of the Board.

Battle Creek's Twin Towers

In the era of high-rise mania, Battle Creek was among many cities in the nation that saw skyscrapers erected at the end of the prosperous "roaring twenties." Old-Merchants National Bank & Trust Co. and Central National Bank constructed similar looking Art Deco buildings one block apart West Michigan Avenue. The buildings seemed to race each other to the clouds, and their exterior limestone curtain walls and tapered set-backs showed clear similarities.

Central National Bank took only 299 days to complete,⁷¹ and topped off on June 20, 1931⁷² at 233 feet tall with eighteen stories of retail and rental space, plus a two-story residential penthouse.⁷³ It was built atop the former bank by Holabird & Roche architects, pioneers in skyscraper design. The tower exemplified a simple, modern form of Art Deco, with the interior emphasizing simple parallel line details around door knobs, in lighting, flooring materials and bronze detailing.⁷⁴ The tower contained leased office space for attorneys, physicians, dentists, accountants and real estate agents, as well as an apartment on the top two stories for prominent residents Mr. and Mrs. Ezra Clark. Mr. Clark was a director of Central National Bank.

The eighteen story Old-Merchants National Bank & Trust Co. opened the doors to its towering building on February 24, 1931.⁷⁵ It reached 238 feet and six-inches tall,⁷⁶ five-and-a-half feet taller than its neighbor. The building is more eclectic in its design, due to its lavishly painted interior dome, but it symbolized the same determination and optimism of the era.

An entire section of the *Battle Creek Enquirer* and *Evening News* was dedicated to each bank's opening, funded by advertisements from most local businesses creatively well-wishing the

⁶⁹ "Closed Banks and Banking Reform."

<http://library.cqpress.com/cqresearcher/document.php?id=cqresrre1933081200&type=hitlist&num=1>. Accessed 3/6/2018

⁷⁰ "Lon J. Karcher Heads New Bank." *Enquirer and Evening News*. December 4, 1933.

⁷¹ "The Battle Creek Tower – A story from Roger Hinman." <https://hinmancompany.wordpress.com/2015/07/02/the-battle-creek-tower-a-story-from-roger-hinman-2/>. Accessed 3/5/2018.

⁷² "Foundations and Pinnacles." *Battle Creek Enquirer*. June 14, 1931.

⁷³ "The Heritage Tower." http://www.heritagebattlecreek.org/index.php?option=com_content&view=article&id=98&Itemid=73

⁷⁴ "Central National Bank." January 2008. National Register of Historic Places Form.

⁷⁵ "Fortune moved as bank enters new structure." *Battle Creek Enquirer and Evening News*. February 22, 1931.

⁷⁶ "New Building To Be Known As The Tower." *The Enquirer and Evening News*. August 12, 1931.

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banking operations in each new towering building.⁷⁷ The Battle Creek building race served to generate community pride and excitement.⁷⁸

Resident Businesses

The Old-Merchants National Bank & Trust Co. building opened in 1931 with a sixty-five-car parking garage under the building that offered concierge service and a car-wash bay. Bank operations utilized the vault and deposit room near the arcade, the banking lobby on the second floor, and bank offices and private meeting rooms on the second, third and fourth floors. Office and commercial rental space was available in the tower and arcade, and several suites in the building were specially equipped for doctors and dentists, with "compressed air, gas and special electrical current for X-ray and similar devices" as well as "sound-proofed doors and partitions."⁷⁹ Occupancy was at seventy percent upon opening. Among the first tenants were listed: physicians, surgeons, dentists, accountants, a hat shop and shoe shining parlor, real estate offices, life insurance offices, a letter shop, general contractors, an x-ray laboratory, a typewriter shop, a Swedish masseur, investment securities, a hosiery shop and an architect.⁸⁰ In subsequent years, the building was also home to coffee shops, a bar, jewelers, florists, a candy store, a music store, radio and television offices and studios.⁸¹ A fur store, a ladies' dress shop, and shoe store were present as of 1958.⁸² The top three floors of the tower from its beginning were home to the Athelstan Club, a fraternal organization comprised of many of the town's leaders and begun in 1881.⁸³ The club had a game room, a lounge and private dining room, and a main dining room and bar on the top floors of the building.

GEORGE C. MCKAY

McKay's Early Years

Just before the turn of the century in Battle Creek's nearby village of Augusta George C. McKay had dropped out of high school to work in order to make money to marry his sweetheart, Ella Dole. In these early years McKay knew nothing about bookkeeping, yet, this proved to be an asset when he was hired by the treasurer and office manager for Postum Cereal, M.K. Howe. Howe was pleased to meet a young man with ambition who would not require "un-learning" to learn proper bookkeeping. Ella was four years younger than George and promised to marry him when she turned eighteen. George needed to accumulate some wealth before she graduated from high school and they started a family. He was a hard worker and earned both raises and responsibilities at Postum. However, one day, McKay made an error and was mistakenly led to believe by Howe that he should be looking for a new job. Howe had warned him that, "we make

⁷⁷ *Battle Creek Enquirer and Evening News*. August 13, 1931 and June 20, 1931.

⁷⁸ "The Heritage Tower." http://www.heritagebattlecreek.org/index.php?option=com_content&view=article&id=98&Itemid=73

⁷⁹ "The Heritage Tower." http://www.heritagebattlecreek.org/index.php?option=com_content&view=article&id=98&Itemid=73

⁸⁰ "Welcome to Old-Merchants Tower." *The Enquirer and Evening News*. September 3, 1931.

⁸¹ "The Heritage Tower." http://www.heritagebattlecreek.org/index.php?option=com_content&view=article&id=98&Itemid=73

⁸² "Bank Tower Fire Hits WBCK Offices, Stores." *Battle Creek Enquirer*. July 21, 1958.

⁸³ "Athelstan Club's Distinguished History Mirrors Years of Community Progress." *The Battle Creek Enquirer and News*. March 27, 1955.

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only three errors here.” McKay, not understanding Howe’s dry sense of humor, decided to leave his position before he made two more mistakes and was forced out.⁸⁴

McKay had a friend at the Malta-Vita company, who hired him for two years. The business underwent several managerial changes in rapid procession, and McKay felt the firm would not survive due to inept management.⁸⁵

In about 1904 his employer from a job McKay held as a teen in Augusta purchased a grist mill and converted it into a factory. McKay resigned at Malta-Vita and became the bookkeeper for Hibbard Food Co. However, he soon discovered that Hibbard did not have working capital. McKay sheepishly informed his boss and offered to work for a combination of cash and credit. The company folded just as McKay was to be married. He canceled his honeymoon and took a short-term job as a night-manager at the Post Tavern but didn’t like to leave his wife alone at night. As his whirlwind career path swirled, he stayed for a spell at the National Cereal Co. before returning for a stint to Malta-Vita until 1908. Again, he saw from his vantage point of the books the signals of the company’s decline. Just when he was ready to leave his position, a former co-worker at Malta-Vita encouraged McKay to interview with the Battle Creek Toasted Corn Flake Co.⁸⁶

When W.K. Kellogg interviewed McKay, he informed him that workers were to work on Sundays, as Saturday was the sabbath for the many Seventh Day Adventists that were employed by Kellogg. When McKay did not react negatively (he was a spiritual, though not a church-going man), Kellogg took a liking to the young man sitting before him and offered McKay the job of head bookkeeper. McKay’s position with the company began with a significant challenge – Kellogg had not kept any books. Kellogg gave McKay free reign to create the recordkeeping system that would eventually track the progression of Kellogg as he became a millionaire.⁸⁷

One innovative step McKay took in his bookkeeping position was to make the company’s salesmen more autonomous. He copyrighted for their use a small booklet containing a simple bookkeeping course. This allowed each salesman to be his own bookkeeper.⁸⁸ It was also McKay’s idea to keep a “little black book” for Mr. Kellogg with up-to-date confidential information. In the book, he gave Kellogg conversational nuggets. “I figured out for W.K. that on Nov 2, 1936, that five thousand dollars (of stock purchased when the company was formed) would be worth 3,278,276.40 dollars,”⁸⁹ and Kellogg then dropped the information into conversation when chiding stockholders from not having invested earlier in his company. Kellogg called McKay “the watchdog of the treasury.”⁹⁰

⁸⁴ Middleton, Arthur J. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg 37-38.

⁸⁵ *Ibid.*, Pg 41.

⁸⁶ Middleton, Arthur J. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg 45.

⁸⁷ *Ibid.* Pg 47-48.

⁸⁸ *Ibid.*, Pg 67.

⁸⁹ *Ibid.*, Pg 66.

⁹⁰ *Ibid.*, Pg 56.

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Early on, McKay approached Kellogg about purchasing stock through a payroll deduction. When he successfully paid for one hundred shares at nine dollars per share, he inquired about buying another one hundred shares. Kellogg, however, had just received controlling interest of stock in his company in 1911, and he was not ready to sell more, even to McKay. So McKay approached the City National Bank, and using his shares as collateral, doubled his stock purchases by purchasing the bank's shares until he became one of the major shareholders in what became the Kellogg Co. in 1922.⁹¹

In 1920, McKay was named vice-president and treasurer of the Battle Creek Toasted Corn Flake Co., then in 1924 was consecutively senior vice president, secretary, and treasurer. He wrote in a journal that he was never interested in the position of president. McKay stated to Kellogg that he was satisfied with his job and did not desire to succeed or challenge Kellogg, with whom he had a warm friendship. McKay paid off the mortgage on his parents' home, and purchased a home at 111 Ann Avenue for his family in 1914.⁹² The McKays had a son named George E. McKay in 1920, and George, Sr. lovingly taught his son to be ethical and cultured, guiding him by writing numerous poems regarding character building, and enrolling his young son in activities like horsemanship, trapshooting, and violin.⁹³

McKay's Banking Years

While still at Kellogg Co., McKay was approached by federal representatives to assume the chairman of the board of directors' position. McKay was already member of the board of directors, and he did have about ten thousand dollars in stock, but he was not a major stockholder. When asked why he was chosen, the official replied, "You seem to have the least number of enemies of any of the men we have considered for the job. The new bank needs friends, not enemies." Though he was not a "banker" he understood what the bank needed. "I wanted to create an atmosphere of friendliness and welcome to the public."⁹⁴

In 1930, W.K. Kellogg implemented a revolutionary six-hour day shift system at the Kellogg Co.: three eight-hour shifts were replaced with four six-hour shifts.⁹⁵ The system increased productivity by bumping up hourly wages by 12.5 percent,⁹⁶ while reducing overall hours and only slightly reducing overall pay. The goals of the program were to reduce unemployment in the community, to increase worker efficiency, and to provide employees "greater opportunity for recreation and enjoyment — outside of business hours," which would "mean better living and working conditions generally."⁹⁷ Kellogg's six-hour shift initiative won immediate support from President Hoover's Emergency Committee for Employment, labor publications, the Harvard Graduate School of Business Administration, and — most importantly — Kellogg's workers themselves. Surveyed workers reported having more time for family, friends, and a variety of

⁹¹ Ibid., Pg 56.

⁹² Middleton, Arthur J. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg 52.

⁹³ Ibid., Pg 58.

⁹⁴ Middleton, Arthur J. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg 81.

⁹⁵ Hunnicutt, Benjamin Kline. 1966. *Kellogg's Six-Hour Day*. Philadelphia, PA: Temple University Press.

⁹⁶ <http://theweek.com/articles/454364/what-happened-sixhour-workday> Accessed 3/6/2018

⁹⁷ <http://www.feministsforlife.org/shifting-the-balance-kelloggs-six-hour-workday/> Accessed 3/6/2018

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activities— including home improvement projects, farming and gardening, caring for sick relatives, hunting and fishing, canning and crocheting, visiting with neighbors, volunteering with religious communities, participating in amateur sports, playing and teaching music, reading to their children, taking career development classes, spending time appreciating nature, and even, in the case of at least one woman, learning to fly a plane.⁹⁸ The bold plan kept Battle Creek workers from feeling the full impact of the economic depression of the early 1930s.⁹⁹ Initially the six-hour day spurred on community activity and allowed workers to be more productive at work, however with the advent of television in households, positive outcomes diminished. The idea of a six-hour day was eventually “denigrated and feminized” and many workers did not receive enjoyment from their marginal leisure hours.¹⁰⁰ The shifts reverted to eight hours in 1985.¹⁰¹

“This town needs this bank and I’m going to see that it keeps it,” McKay stated, inspired by Kellogg’s dedication to his workers.¹⁰² According to his biography, McKay implemented an innovative idea early on in his position at the bank:

Some 20,000 depositors of the Old-Merchants Bank were paid off in full because of the generous voluntary action of the bank’s four largest depositors: the Kellogg Co., The W.K. Kellogg Foundation, General Foods Corp. and Postum Co. These heavy depositors accepted total liquidation payments of 40 per cent instead of the originally scheduled 65 percent of their accounts. Thus all depositors whose accounts were less than \$100 were paid off in full. This affected thousands of school children and other small depositors.^{103 104}

This action was encouraged by the bank’s board of directors, which included L.J. Brown, president of the Kellogg Co., and R.R. Thompson, general superintendent of General Foods Corp,¹⁰⁵ the former Postum Cereal Co. McKay had a very close relationship with Kellogg Co. and the W.K. Kellogg Foundation. These trusting relationships were extremely important to the recovery of the city.

The news of the opening of the Security National Bank and the release of residents’ deposits “came as a tonic not only to Battle Creek but to hundreds of depositors in adjacent cities and villages and on farms. Some twenty-four thousand depositors were affected.”¹⁰⁶ Bank patrons would finally be able to purchase merchandise that they had wanted and needed for the last year. “We’re going to be frightfully busy but we’re happy...I tell you these have been days, yes, months of torture,” said a bank official.¹⁰⁷

⁹⁸ Ibid.

⁹⁹ Hunnicutt, Benjamin Kline. 1966. *Kellogg’s Six-Hour Day*. Philadelphia, PA: Temple University Press.

¹⁰⁰ <http://theweek.com/articles/454364/what-happened-sixhour-workday> Accessed 3/6/2018

¹⁰¹ Hunnicutt, Benjamin Kline. 1966. *Kellogg’s Six-Hour Day*. Philadelphia, PA: Temple University Press.

¹⁰² Middleton, Arthur J. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg 81.

¹⁰³ Ibid.

¹⁰⁴ “Will Pay in Full All Deposits Below \$100.” *Battle Creek Enquirer and Evening News*. April 28, 1934

¹⁰⁵ “Food Industry is Secure Foundation for City’s Growth.” *Enquirer and Evening News*. August 12, 1931.

¹⁰⁶ “To the People of the Battle Creek Community.” *Enquirer and Evening News*. June 9, 1934.

¹⁰⁷ Ibid.

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This action was a result of the 1933 Glass-Steagall Act signed by President Roosevelt to separate commercial and investment banking. Investment banks were prevented from taking deposits, and commercial Federal Reserve member banks no longer could deal with non-governmental securities for customers and prohibited them from dealing in securities themselves.¹⁰⁸ It also worked to guaranty bank deposits. Starting July 1, 1934, the Federal Deposit Insurance Corporation, which was implemented by the Act, gave a one hundred percent guaranty on deposits up to ten thousand dollars; a seventy-five percent guaranty on deposits from ten thousand dollars to fifty thousand dollars and (beginning on January 1, 1934) a one-hundred-percent guaranty for deposits below 2,500 dollars.¹⁰⁹

Then, to “shake off” the Reconstruction Finance Corporation’s preferred stock control, and gain institutional independence,¹¹⁰ McKay borrowed on his accumulation of Kellogg stock through an agreement with W.K. Kellogg. Through this arrangement with Kellogg, McKay bought out large stockholders Consumer’s Power Company and General Foods in order to gain control of the bank. During the first nine years of his chairmanship, he took no salary and worked full days, and paid interest on the loan he made in acquiring the controlling stock.¹¹¹

During the first year McKay assumed control of the bank, officials of Michigan National Bank, headquartered in Lansing, Michigan, repeatedly made offers to buy Security National Bank. He suggested that instead, then put their sight on the nearby Central National Bank, which they eventually purchased in 1947. McKay, at one point, turned down an offer to sell his control for twice what he paid. McKay retorted that “he hadn’t bought control of the Security Bank to sell it.”¹¹²

In 1936, McKay resigned his position at Kellogg Co. in order to devote his entire time to the bank. When asked “How did you have the nerve to do what you did, to risk your stock and security?” the banker did not have a ready answer but later said he did not feel the risk. “I was perfectly happy and content in what I was doing. I never worried.”¹¹³ He worked steadily at the bank until 1973,¹¹⁴ fueled by his conviction that he, “could bring the bank back and regain for it the goodwill and confidence of the community.”¹¹⁵

In the 1950s and 1960s, Security National Bank, led by McKay, grew to have branches in the Michigan towns of Nashville, Bellevue, Industrial, Lakeview, Urbandale, and Springfield.¹¹⁶ After the death of long-time bank president Horace Conklin in 1965, McKay’s son assumed the

¹⁰⁸ https://en.wikipedia.org/wiki/Glass%E2%80%93Steagall_legislation Accessed 3/6/2018.

¹⁰⁹ Kaufman, George G. 2012. *Restructuring the American Financial System*. New York: Springer Science & Business Media. Pg 11.

¹¹⁰ Middleton, Arthur J. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg 91.

¹¹¹ *Ibid.*, pg 84.

¹¹² *Ibid.*, pg 86.

¹¹³ *Ibid.*, pg 84.

¹¹⁴ Coller Collection. n.d. Willard Library. Archive of Residents, Vol. 49. Pg. 608.

¹¹⁵ Middleton, Arthur J. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg 87.

¹¹⁶ *Ibid.*, pg 87.

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position at age 45. George E. McKay started at the bank as a building manager and moved through the ranks to vice-president.¹¹⁷

In March 1976, George C. McKay retired at age 95 as chairman of Security National Bank after serving the board for 42 years. He died the following year.

The younger McKay left the presidency and moved on to be chairman of the board and chief executive officer in 1979. In 1980 he began searching for a buyer for the bank so that he, as majority stockholder, could focus on his health and family. The bank was in good standing with assets of 114.3 million dollars, and sold in 1981 to Detroit Bank Corp., parent company of Comerica.

McKay the Philanthropist

In addition to his business acumen, George C. McKay was generous with his wealth, which was substantial due to his early purchases of Kellogg Co. stock. He also shared his time and substantial leadership capabilities.

He served as the President of Community Hospital Association of Battle Creek in the 1930s, where he continued the “Battle Creek Idea”¹¹⁸ of providing comprehensive, scientific medical service combined with preventative care and health education.¹¹⁹ He also negotiated for the Security National Bank to be the trustee for a series of rarely-granted WPA loans for the completion of the hospital, which had lost pledged funding when the stock market crashed and only enough money was collected for the shell of the building to be constructed.¹²⁰

It was McKay who led the revival of the YMCA in the city. The organization began its Battle Creek chapter in 1895 in a building funded by Charles Willard but following World War I fell into a “hopeless financial muddle”¹²¹ and the building was sold in 1921. McKay reorganized the institution in 1936 as treasurer, and a new building was constructed. Today the organization serves over thirteen thousand residents.¹²²

In 1951, after a decade of affiliation with the Sanitarium, McKay was named president of the Sanitarium board. There is “nothing but success in the future” for the Sanitarium, McKay said, and “wonderful good to the community and nation” would result now that he was in a position to further the welfare of the organization.¹²³ The building had been in receivership when he accepted board appointment in 1942 and the building was sold to the federal government in 1943 to become a rehabilitation hospital focusing on amputees. Dr. John Harvey Kellogg’s assets had

¹¹⁷ Ibid., pg 87.

¹¹⁸ *The Battle Creek Idea*. U.S. National Library of Medicine, National Institutes of Health, <https://collections.nlm.nih.gov/catalog/nlm:nlmuid-101609361-bk>. Accessed March 21, 2018.

¹¹⁹ “Community Salutes George C. McKay.” *Battle Creek Enquirer and News*. February 11, 1959.

¹²⁰ “Complete General Hospital This Year.” *Battle Creek Enquirer*. January 1, 1937.

¹²¹ “File Y.M.C.A. Articles Here; No Immediate Move is Planned.” *The Enquirer and Evening News*. February 19, 1927.

¹²² http://www.ymcabattlecreek.org/about_us.html

¹²³ “Dr. Case Resigns Sanitarium Post.” *Battle Creek Enquirer*. July 10, 1951.

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been divided in a lawsuit between the Seventh-day Adventist church and the Race Betterment Foundation, an arguably misguided but popular philanthropic eugenics organization started in 1906 by Kellogg's estate. To achieve his goal of reviving the Sanitarium, McKay purchased one of these assets, the Battle Creek Food Co. (formerly the Battle Creek Sanitarium Food Co.) in 1956, which he operated with his brother Eugene McKay. "I have acquired this company with the single purpose of helping to follow the kind of program that the late Dr. Kellogg had intended... I am making this investment to perpetuate an idea which I consider sound and which, I am convinced, holds real promise for the future of Battle Creek and the building of Dr. Kellogg's estate."¹²⁴ McKay began to rebuild the Sanitarium, still operating with three hundred employees and an income of over one million dollars per year. In 1958 he gave a thirteen-thousand-dollar contribution to the Race Betterment Foundation and shifted five properties previously ensnared in the legal mess of the estate to provide a new location for the Sanitarium.¹²⁵ The operation was a rare failure for McKay. In 1974 the Seventh-Day Adventist Church took over ownership and continued to operate the Sanitarium as a psychiatric facility until the end of the decade.

In 1962, McKay gave the Battle Creek Art Center a thirty-thousand-dollar gift for the George C. McKay Civic Art Center, paying the balance of their capital campaign¹²⁶ and later made several gifts of Kellogg Co. stock as an endowment, valued at nearly fifty thousand dollars.¹²⁷ The Battle Creek Art Center is still in existence today and exhibits ten to twelve shows per year.¹²⁸

In his hometown Augusta, McKay funded the erection of the McKay-Dole Library in 1967 to honor of his wife, and a monument in the town park to celebrate early settlers to the area.

Additionally, he funded an amphitheater at Binder Park Zoo in 1977 using a gift of 250 shares of stock. The zoo was created in the mid-1970s on the outskirts of Battle Creek as a non-profit organization focused on wildlife conservation and the education of children.¹²⁹

McKay the benefactor was also McKay the gifted oil painter. At age 51, he took up his childhood hobby, and completed over forty pieces.¹³⁰ President Lincoln was a favorite subject, due to McKay's affinity for his view on religion and his ethical approach to politics. His Lincoln portraits hung in the Augusta School, Willard Library, and the Battle Creek Sanitarium, as well as in his office. McKay also presented one of his works, an oil painting of a rural scene, to Vice President Richard M. and Pat Nixon while they were campaigning in Michigan. A self-portrait hung in Security National Bank and was featured in the May 1962 edition of *Mid-Western Banker* magazine.¹³¹

¹²⁴ "George M'Kay Buys Control of Battle Creek Food Co." *Battle Creek Enquirer and News*. May 31, 1956.

¹²⁵ "5-Way Deal Aids San and Race Betterment." *Battle Creek Enquirer*. July 2, 1958.

¹²⁶ Middleton, Arthur J. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg 96.

¹²⁷ "George C. McKay dies at 96; retired SNB chairman, benefactor." *Battle Creek Enquirer*. June 6, 1977.

¹²⁸ <http://www.artcenterofbattlecreek.org/about.html> Accessed 3/3/2018.

¹²⁹ Collier Collection. n.d. Willard Library. Archive of Residents, Vol. 49. Pg. 608.

¹³⁰ Middleton, Arthur J. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg 95.

¹³¹ *Ibid.*, Pg 96.

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McKay was a man dedicated to his work, but also took time to be with his family.

The elder McKay and his son especially enjoyed hunting and fishing on Gull Lake. McKay eventually purchased a summer home on the lake, (McKay family members still reside on the shores of Gull Lake¹³²) and he encouraged W.K. Kellogg to build his own Tudor-style Eagle Heights summer home nearby. Kellogg's thirty-acre property included one of the lakeside's highest vistas.¹³³ The Kellogg "Eagle Heights" home, completed in 1926, has been preserved and operated by Michigan State University (MSU) since 1952 as the W.K. Kellogg Biological Center.¹³⁴ It is the largest off-campus education complex and a world-class research institute administered through the MSU College of Agriculture and Natural Resources and the College of Natural Sciences.

After Kellogg visited a wildlife sanctuary in Canada and discussed with McKay the idea of creating his own area for the preservation of land and animals near Gull Lake. McKay, who was head of the Izaak Walton League, a conservation club, introduced Kellogg to the property owner of the undeveloped Wintergreen Lake, just a mile from Eagle Heights.¹³⁵ McKay arranged an awareness-raising event that included his own passenger pigeon paintings as a centerpiece, to raise support among politicians and conservationists. The exposure encouraged the state legislature to pass a bill to establish a public sanctuary and wildlife preserve.¹³⁶ The 180-acre area was purchased by Kellogg in June 1927 with the goal "to teach an appreciation of the natural beauty of native wildlife," while providing a place to breed game birds. The land was deeded in 1928 to Michigan State University and is part of the W.K. Kellogg Biological Station.¹³⁷

ARCHITECTURE

The Art Deco style was not widely employed in Battle Creek, but several notable examples exist in addition to the Old-Merchants tower, including the Central National Bank tower (now called the Battle Creek Tower), with notable design similarities including a set-back exterior, and elevator door design and door handles. The 1933 W.K. Kellogg Auditorium, a two-thousand-seat venue for the Battle Creek symphony and other performing arts, is also designed in the Art Deco vocabulary. Renovated in 1980, its intricate gold patterns, theatrical lighting, and sleek paneling make this another gem of the city. The 1931 Community Hospital is another example of modernistic architecture, though with its horizontally emphasized exterior and port-hole windows in the tower it better exemplifies the successor to Art Deco, Art Moderne.¹³⁸

The style of the Old-Merchants National Bank & Trust Co. building was described by Weary & Alford, architects of the building, in the initial *Manual of Information* made available at its opening as "Modified Modern." "In the design, the architects embodied the new preference for

¹³² <https://voterrecords.com/street/oakdale-hickory+corners-mi> Accessed 3/6/2018.

¹³³ Middleton, Arthur J. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg 77.

¹³⁴ <http://conference.kbs.msu.edu/manor-house/manor-house-history/> Accessed 3/3/2018.

¹³⁵ Middleton, Arthur J. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg 77.

¹³⁶ Middleton, Arthur J. 1967. *The First 87 Years of George C. McKay*. Battle Creek, MI: self-published. Pg 78.

¹³⁷ <https://birdsantuary.kbs.msu.edu/about/history-sanctuary> Accessed 3/3/2018.

¹³⁸ <http://www.phmc.state.pa.us/portal/communities/architecture/styles/moderne.html>

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well-proportioned flat surfaces and vertical lines but have avoided any exaggeration that would make the appearance grotesque. In general, the whole theme is modern, but not modernistic.” The style is a fusion of early Art Deco with the developing Art Moderne. While Art Deco is signaled by the embracing of vertical lines and rejecting complex forms of the Victorian Era in favor of flat, shiny surfaces, and bold contrasting colors, it also holds onto some of the graceful nature motifs of Art Nouveau. Art Moderne is a later development of the Modern Movement which progresses into an even sleeker, air-streamed appearance, with fluid, often horizontal movement and machined geometric precision. There is a rejection of the restrained hand-crafted style of early Art Deco in lieu of the perfection of the machine-made.^{139, 140}

The Art Deco architectural style (1925-1940), like the Arts and Crafts Movement (1900-1930) and Art Nouveau style (1885-1915) that preceded the period, embraced many types of art. Common design elements were applied to interior design, jewelry, fashion, wallpaper, fabrics and *objets d'art* and industrial and product design, as well as to architecture. In the Old-Merchants National Bank & Trust Co. tower, Art Deco design is represented not only in the architecture, but in the elements and details that are more human-scale. It was present in the sleek cannister corridor lighting and in the design on the wastepaper receptacles which were flared marble sides with stylized flowers as braces. The elevator door decoration brings to mind oversized blades of grass flanked by skyward-reaching aluminum trim. Ceilings in the hallways celebrate a highly contrasted color scheme, even brandishing a checkerboard pattern above the stairway to the safe deposit room. The woodwork at the thirty teller stations on the main banking floor had an intricate diamond pattern, reflecting the diamond patterns on the lobby walls. But all of these small, organic details were dwarfed by the giant pillars of marble, the immense sleek walls, and the shiny, hard surface of the floor. The details read “friendly” but the cold, hard expansive marble surfaces signaled that the bank was a serious business.

The designers also included some of the early Art Deco organic detail in the metal grille work at the buildings’ entrances and lobbies, and the carved female forms in archways. Aluminum peacocks were added as decorative window features, and towering eagle reliefs with great detail high up the building suggest that the architects envisioned a future of neighboring buildings would bring viewers high enough to enjoy the detail from eye level. But the use of these references to nature is restrained. Preference is given to the sleekness and celebration of industry and progress.

One of the outstanding features of the Old-Merchants National Bank & Trust Co. building were the dual escalators leading from the street level to the lobby. These escalators were not only the first to appear in Battle Creek but were among the world’s first escalators to be installed in a bank.¹⁴¹ At the base of the wooden-tread escalators, which were flanked by staircases, was a retractable, ornate gate that separated access to the banking lobby from access to the elevator lobby and arcade during closed banking hours. The gate retreated into the floor at the press of a button.¹⁴² The escalators were a manifestation of progress and efficiency, themes of Art Deco

¹³⁹ <https://www.thespruce.com/art-deco-vs-art-moderne-148869>. Accessed 2/16/2018.

¹⁴⁰ www.kalamazoomi.com/deco/decointr.htm> Accessed 2/16/2018.

¹⁴¹ “Old-Merchants to reorganize; is closed today. *The Enquirer and Evening News*. June 13, 1933.

¹⁴² Ibid.

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and the era. The gate, there to keep people off the banking floor, was ornate enough to not be rude about its function.

Ornate gates guarded the vault room on the first floor, where upon the building's opening, there were four thousand safety deposit boxes (with capacity to expand to six thousand). The room also had a "package vault" for bulkier items.¹⁴³ The gates echoed the vertical reach of Art Deco style, along with its intricate geometric patterns in the gates. Again, the function of the gates was softened by their artistic value.

The escalators were novel, but the lobby walls were truly remarkable. This golden travertine, quarried in what was then Czechoslovakia, was reported to be the first installation of this kind of marble by any American bank.¹⁴⁴ Some 110 tons were used to construct the walls of the banking lobby.¹⁴⁵

In July 1958 a fourth-floor fire caused 500,000 dollars of damage to the building, according to bank officials. The fire destroyed the studios of radio station WBCK, which housed a collection of fifteen thousand 78 r.p.m records. The studios were in the west side of the building, with three windows facing West Michigan Avenue. The lobby was blackened by smoke and "rivers of water poured down the escalators." It was feared that the plaster of the lobby's dome was damaged. A complete cleanup job was needed in the building, and the ceilings of the main floor shops were all replaced. The fire chief explained that the so-called fire-proof building was in reality only fire-resistant, as the flames fed on the combustible contents and partitions.¹⁴⁶

The lobby's remarkable ceiling and wall decoration, originally designed by artist Alexander Rindskopf of Chicago,¹⁴⁷ was an excellent example of the power of Art Deco as a symbol of luxury and exuberance. The vivid geometric stenciled patterns reaching high above bank patrons' heads brought to mind cathedrals of Europe and the wealth of nobility but tempered with restraint. Gold leaf adhered to the surfaces throughout the immense cavernous space signaled limitless wealth. But the gold was refined, not gaudy. Sleek, not chunky. The sheer man-hours spent on the hand-painted decorations alone were a sign of serious funding behind the bank's vault door.

Following the 1958 fire, Rindskopf returned to oversee the restoration of the dome. He brought along a Hungarian artist, Paul Szabady, also of Chicago to assist in the task, which required scaling five stories of scaffolding. Each section of the design was traced then returned to Chicago, where workers meticulously cut stencils for the master artist. The ceiling was then repainted using the stencils, and gold leaf was re-applied in damaged areas of the elaborate dome.¹⁴⁸

¹⁴³ "Founding of Little Private Bank in 1851 Began New Era." *Enquirer and Evening News*. August 23, 1931.

¹⁴⁴ "Three Kinds of Imported Marble Were Used in Bank Building." *Enquirer and Evening News*. August 12, 1931.

¹⁴⁵ "Tower of History." *Battle Creek Enquirer*. January 9, 1994.

¹⁴⁶ "Bank Tower Fire Hits WBCK, Offices, Stores." *Battle Creek Enquirer and News*. July 21, 1958.

¹⁴⁷ Ibid.

¹⁴⁸ Ibid.

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The ceiling was again damaged by water leaks in 1988 and was repaired over a three-week period. Due the excessive cost, the gold leaf was not replaced, “but people won’t be able to tell the difference,” according to Comerica bank president Joseph Davio.¹⁴⁹ What was once seen as a symbol of banking strength in the 1930s was by the 1980s seen as excessive and dismissed. Times had changed. Styles had changed. The banking industry had changed.

Today’s Heritage Tower, regardless of how “true” to the standard of Art Deco it may be with its Art Moderne influence, is a signal that Battle Creek was, in the early 1930s on the precipice of becoming something bigger. With the newly formed Old-Merchants National Bank & Trust Co. at its helm, the city embraced the industrial era with its cereal factories and production lines, with its trains carrying manufactured goods from southwestern Michigan to the world. In 1931, the appearance of not only one high-rise, but an upward race between two bold Art Deco buildings made a brash statement that the city was ready for progress. They believed in Battle Creek.

Architects & Builders

The 1929 merger of banks resulting in the Old-Merchants National Bank & Trust Co. necessitated construction of a large building. The new high-rise style, which stemmed from technological innovation that allowed for load-bearing outer walls to be replaced by limestone curtain walls built around a steel and concrete skeleton, spread quickly around the United States in the late 1920s. It was thought that Battle Creek, situated mid-way between two major cities, was destined to be a metropolis. The well-known bank design firm Weary & Alford Architects of Chicago partnered with Detroit builders Walbridge Aldinger Co. Construction began in earnest in 1930, and bankers conducted business in one section of the bank as another was constructed in order to not interrupt business.¹⁵⁰

The architects commissioned to design the Old-Merchants National Bank & Trust Co. building had developed a national reputation as bank architects. Though their office was in Chicago, Weary & Alford worked on projects throughout the country. Their portfolio included dozens of bank buildings constructed in the early part of the century including the Great Western Centre in Sioux Falls, South Dakota; the Merchants National Bank Building in Cedar Rapids, Iowa; the Mariner Tower in Milwaukee, Wisconsin; and the First National Bank Building in Oklahoma City, Oklahoma.¹⁵¹ Edwin D. Weary, who founded the firm in 1903, and who also served as the firm’s president, in association with W.H. Alford, employed an “effective corps of designers and draftsmen specially trained along the technical lines involved in the design and execution of bank and office buildings and bank interiors, with complete departments of structural, mechanical and vault engineering.”¹⁵²

The firm was respected and was asked to publicly weigh in on the controversy surrounding erratic prices of building materials in the late teens and early 1920s. In a piece written for *Bankers Monthly*, E.D. Weary listed a summary of variability which ranged from fifty to

¹⁴⁹ Ibid.

¹⁵⁰ http://www.heritagebattlecreek.org/index.php?option=com_content&view=article&id=98&Itemid=73. Accessed 2/16/2018.

¹⁵¹ <https://www.emporis.com/companies/100940/weary-and-alford-chicago-il-usa>. Accessed 2/16/2018.

¹⁵² *The Bankers Magazine*. July 1919 - December 1919. Vol. 99 No. 1. New York, NY: The Bankers Publishing Co.

Old-Merchants National Bank and Trust Building

Calhoun, Michigan

Name of Property

County and State

seventy-five percent for marble to ninety percent for steel furniture. He stated that the firm had forty-one bank building operations as of 1920, with “more than 150 banks which have announced their intention to build as soon as conditions are more propitious.” The demand for bank structures was bottlenecked by the fear of building material costs that could explode after contracts were signed. He summarized that builders should not wait to purchase materials, as “a policy of waiting for lower prices before the beginning to build is likely to be futile.”¹⁵³

By 1919, Weary & Alford had completed projects, including many banks, in twenty-one states. The firm experimented with a variety of architectural styles as fashion and clients dictated, but when an element worked, it was duplicated it in other projects, perhaps as an efficiency. Their styles varied from the beaux-arts style of the 1918 Security Bank Building in Sioux Falls, South Dakota, to the neo-classicism employed in the 1927 American Commercial & Savings Bank in Davenport, Iowa, to several Art Deco style buildings erected between 1930 and 1931. These include buildings in Milwaukee, Wisconsin, Oklahoma, and the Kalamazoo Trust and Savings Bank (1929) built just twenty miles from Battle Creek.¹⁵⁴

The Old-Merchants tower shared similarities with other Weary & Alford projects. The First National Center in Oklahoma City, Oklahoma, was also built in 1931 as the tallest in the city and designed in an Art Deco style similar to Old-Merchants. Natural elements included in both designs include peacocks, eagles, foliage, and female figures.¹⁵⁵ Elaborate aluminum grilles punctuate the sleek, hard surfaces of the banking lobbies, and richly-veined rose-tinted marble red Levanto marble is used in the elevator lobbies. Both featured what may have been the first two bank escalators to the second story lobby floor. Similarities between these two Weary & Alford buildings are not surprising, however, because advertisements in trade magazines list Weary & Alford projects where building interiors were repeatedly contracted to the same firms. Matthews Brothers Manufacturing Company, for instance, mentions in 1918 that it worked on five of the architects' projects.¹⁵⁶

Oscar Wenderoth

E.D. Weary and W.H. Alford along with E.F. Weary and R.D. Weary directly supervised much of the design work themselves, but hired a nationally recognized supervising architect, Oscar Wenderoth, to oversee construction of the building. Formerly the supervising architect for the Federal Government, Wenderoth arrived in Chicago with status and notoriety.¹⁵⁷ Wenderoth was well known for his role in supporting the Tarsney Act in which the government repealed the ability of private architectural firms to bid on government jobs. In a series of public letters, Wenderoth blamed congressmen who spearheaded the repeal, stating in part, “the contract between the comparative freedom of private employ in the restrictions of government service is so great that I cannot contemplate the latter without a shudder. I cannot believe that anything

¹⁵³ Ibid.

¹⁵⁴ <https://www.emporis.com/companies/100940/weary-and-alford-chicago-il-usa>. Accessed 2/16/2018.

¹⁵⁵ Ibid.

¹⁵⁶ “First National Bank, Kalamazoo, Michigan.” 1918. Sweet’s Architectural Catalogue - Thirteenth Annual Edition. New York, NY: Sweet’s Catalogue Service, Inc. (117).

¹⁵⁷ http://www.e-nebraskahistory.org/index.php?title=W._H._Alford,_Architect. Accessed 2/16/2018.

Old-Merchants National Bank and Trust Building

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would tempt me to reenter the public service.”¹⁵⁸ The repeal is blamed for a distinct change in government architectural style, as the prevailing congressional attitude favored fiscal savings over inspirational architecture.¹⁵⁹

Walbridge-Aldinger Co.

The Walbridge-Aldinger Company (WA) served as the general contractor for the Old-Merchants building. The firm was founded in 1916 in Detroit, Michigan by engineers George Walbridge and Albert Aldinger. Walbridge and Aldinger had worked for a time with Daniel Burnham in Chicago before establishing their company in Detroit. Prior to constructing the Old-Merchants building, WA has built some of Detroit’s most notable historic buildings, including the Book Building, Orchestra Hall, the United Artists theater, the Federal Reserve bank, Michigan Central Station, and Book Tower. WA continues in business in 2018 as Walbridge.

SUBSEQUENT HISTORY

In 1980 the building was renamed the George C. McKay Tower to honor the first chairman of Security National Bank.¹⁶⁰ In 1982 the tower, crowned with a lighted, spinning Comerica sign,¹⁶¹ was renamed the Comerica Building. The Athelstan Club closed in 1990 due to a lack of membership, the decline in the popularity of dining clubs, and the competition with golf clubs. In 1993 the building sold to Dore Industrial Development, and Comerica signed a ten-year lease.¹⁶² A naming contest held by Dore was won by Battle Creek native Maureen Craig, resulting in the building being named Heritage Tower.¹⁶³ Dore later briefly listed the building for sale in 2007 on the online auction website, eBay.¹⁶⁴ In 2008 it was purchased by Random Acquisitions, LLC., of Florida,¹⁶⁵ and weddings and special events were held in the second floor lobby until 2009,¹⁶⁶ but the tower portion of the building was condemned. The last restaurant, Barista Blues, which was located at street-level, left the building in 2011. Radio station WWMT’s last year of residency in the tower was 2012, and the building has been vacant since. In 2013 the owner became 25 Michigan Holdings LLC, a 616 Development subsidiary.¹⁶⁷ The current developer, as of 2017, is MDH Development LLC.¹⁶⁸ The building is being rehabilitated to provide apartments and retail space.

¹⁵⁸ Lee, Antoinette Josephine. 2000. *Architects to the Nation: The Rise and Decline of the Supervising Architect*. New York, NY: Oxford Press. Pg. 222

¹⁵⁹ http://www.e-nebraskahistory.org/index.php?title=W._H._Alford,_Architect. Accessed 2/16/2018.

¹⁶⁰ “It’s now the George C. McKay Tower.” *Battle Creek Enquirer*. April 29, 1980.

¹⁶¹ “SNB to provide new services and receive new sign.” *Battle Creek Enquirer*. November 6, 1982.

¹⁶² “Bank building celebrates city’s past.” *Battle Creek Enquirer*. January 9, 1994.

¹⁶³ “Tower’s new name reflects heritage.” *Battle Creek Enquirer*. Mar 4, 1994.

¹⁶⁴ “Cereal City tower listed on eBay.” *Chicago Tribune*. May 27, 2007.

¹⁶⁵ “Vacant buildings haunt BC.” *Battle Creek Enquirer*. September 28, 2008. Pg. A8.

¹⁶⁶ Facebook. “You know you’re from Battle Creek when...” group. Accessed 3/17/2017.

¹⁶⁷ “New Life for Heritage Tower.” *Battle Creek Enquirer*. July 11, 2013.

¹⁶⁸ “Projects to watch in ‘18.” *Battle Creek Enquirer*. December 31, 2017.

Old-Merchants National Bank and Trust Building
Name of Property

Calhoun, Michigan
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WEB RESOURCES

Old-Merchants National Bank and Trust Building
Name of Property

Calhoun, Michigan
County and State

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Old-Merchants National Bank and Trust Building
Name of Property

Calhoun, Michigan
County and State

Previous documentation on file (NPS):

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

Primary location of additional data:

- State Historic Preservation Office
- Other State agency
- Federal agency
- Local government
- University
- Other
- Name of repository: _____

Historic Resources Survey Number (if assigned): _____

Returned

10. Geographical Data

Acreage of Property 0.77 acres

Use either the UTM system or latitude/longitude coordinates

Latitude/Longitude Coordinates (decimal degrees)

Datum if other than WGS84: _____

(enter coordinates to 6 decimal places)

1. Latitude: 42.319730 Longitude: -85.183494
2. Latitude: Longitude:
3. Latitude: Longitude:
4. Latitude: Longitude:

Old-Merchants National Bank and Trust Building

Calhoun, Michigan

Name of Property

County and State

Or

UTM References

Datum (indicated on USGS map):

NAD 1927 or NAD 1983

- | | | |
|----------|----------|-----------|
| 1. Zone: | Easting: | Northing: |
| 2. Zone: | Easting: | Northing: |
| 3. Zone: | Easting: | Northing: |
| 4. Zone: | Easting: | Northing: |

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

Lots 69 and 70 and Westerly 60 feet of Lots 70 and 77, Range of Blocks 2 of the original Plat of the Village (now City) of Battle Creek, according to the Plat thereof recorded in Liber 2 of Plats, on Page 42, in the office of the register of Deeds in Calhoun, County, Michigan

Boundary Justification (Explain why the boundaries were selected.)

The boundaries are the legal boundaries of the property and parcels.

11. Form Prepared By

name/title: Randy Case AIA Principal Architect; Jill Anderson, Consultant

organization: Architecture + design Inc.

street & number: 36 E. Michigan Ave.

city or town: Battle Creek state: Michigan zip code: 49017

e-mail: rcasre@aplusd.biz

telephone: 269-966-9037

date: March 20, 2018

Additional Documentation

Submit the following items with the completed form:

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

Old-Merchants National Bank and Trust Building

Calhoun, Michigan

Name of Property

County and State

- **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.
- **Additional items:** (Check with the SHPO, TPO, or FPO for any additional items.)

Photographs

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels (minimum), 3000x2000 preferred, at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map. Each photograph must be numbered and that number must correspond to the photograph number on the photo log. For simplicity, the name of the photographer, photo date, etc. may be listed once on the photograph log and doesn't need to be labeled on every photograph.

Photo Log

Name of Property: Old-Merchants National Bank & Trust Building

City or Vicinity: Battle Creek

County: Calhoun

State: Michigan

Photographers: (listed)

Date Photographed: Various dates (listed)

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

- Returned
- 1 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0001
Blair Bates, 8/27/17; Overall north façade
 - 2 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0002
Blair Bates, 8/27/17; Close up top of tower north wall
 - 3 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0003
Randy Case, 10/22/2017; Central entry north façade lower floors
 - 4 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0004
Blair Bates, 8/27/17; Overall east façade of tower
 - 5 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0005
Randy Case, 10/22/2017; Context view looking east
 - 6 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0006
Randy Case, 10/22/2017; Context view 1978 alteration with tower beyond
 - 7 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0007
Randy Case, 10/22/2017; Context view looking northwest
 - 8 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0008
Randy Case, 10/22/2017; First floor central corridor elevator lobby view north
 - 9 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0009
Randy Case, 10/22/2017; First floor north entry lobby view to northwest
 - 10 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0010

Old-Merchants National Bank and Trust Building

Calhoun, Michigan

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- 11 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0011
Scott Harmsen, 10/22/2017; First floor entry stair to second floor, looking south
- 12 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0012
Scott Harmsen, 10/22/2017; First floor view looking east at elevator alcove
- 13 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0013
Randy Case, 10/22/2017; Second floor view east from center of balcony
- 14 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0014
Scott Harmsen, 10/22/2017; Second floor view east end central vault
- 15 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0015
Scott Harmsen, 10/22/2017; Second floor overall vaulted space view east
- 16 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0016
Scott Harmsen, 10/22/2017; Second floor elevator lobby decorative ceiling
- 17 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0017
Randy Case, 10/22/2017; Fourth floor view northwest bridge and stone detailing
- 18 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0018
Randy Case, 10/22/2017; Sixth floor view to north, elevator lobby (typical upper floor)
- 19 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0019
Randy Case, 10/22/2017; Sixth floor mail chute and elevator doors (typical upper floor)
- 20 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0020
Randy Case, 10/22/2017; Sixth floor view southwest through central space (typical upper floor)
- 21 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0021
Randy Case, 04/25/2018; President's Office
- 22 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0022
Randy Case, 04/25/2018; Chief Executive Officer's Office
- 23 of 23 MI_Calhoun County_Old Merchants National Bank & Trust Building_0023
Randy Case, 04/25/2018; Chief Executive Officer's Office

Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C.460 et seq.).

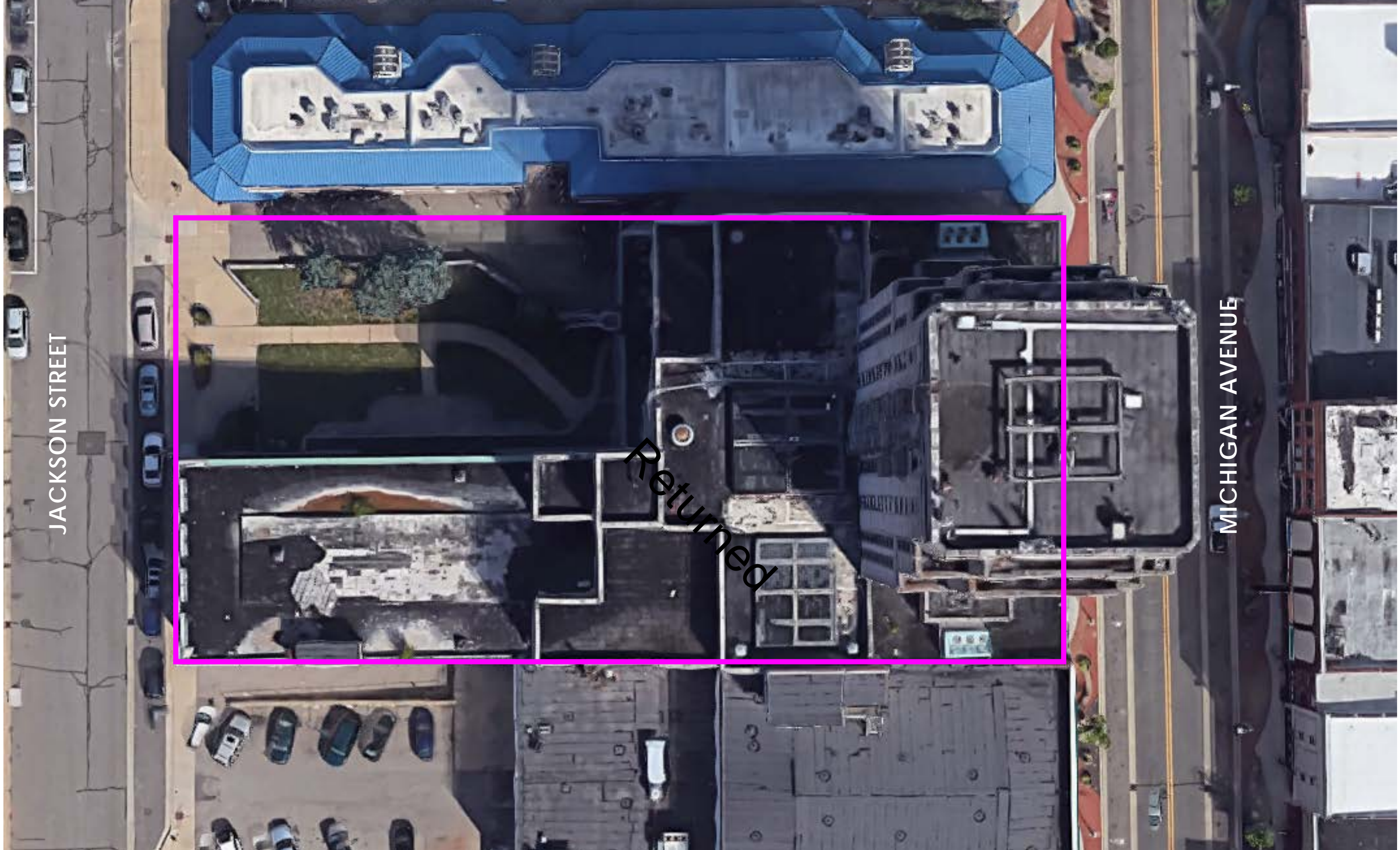
Estimated Burden Statement: Public reporting burden for this form is estimated to average 100 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form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



Old Merchants National Bank and Trust (Heritage Tower)
Scale: 1:25



25 West Michigan Avenue
Calhoun County
Battle Creek, Michigan
GPS Coordinates:
(42.319730, -85.183494)



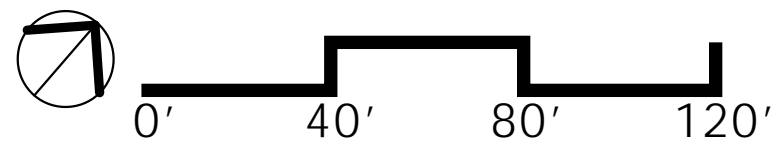
JACKSON STREET

MICHIGAN AVENUE

Returned



Old Merchants National Bank and Trust (Heritage Tower)



25 West Michigan Avenue
Calhoun County
Battle Creek, Michigan
GPS Coordinates:
(42.319730, -85.183494)

UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES
EVALUATION/RETURN SHEET

Requested Action:

Property Name:

Multiple Name:

State & County:

Date Received: 7/24/2018 Date of Pending List: 8/16/2018 Date of 16th Day: 8/31/2018 Date of 45th Day: 9/7/2018 Date of Weekly List:

Reference number:

Nominator:

Reason For Review:

- | | | |
|---------------------------------------|--|---|
| <input type="checkbox"/> Appeal | <input checked="" type="checkbox"/> PDIL | <input type="checkbox"/> Text/Data Issue |
| <input type="checkbox"/> SHPO Request | <input type="checkbox"/> Landscape | <input type="checkbox"/> Photo |
| <input type="checkbox"/> Waiver | <input type="checkbox"/> National | <input type="checkbox"/> Map/Boundary |
| <input type="checkbox"/> Resubmission | <input type="checkbox"/> Mobile Resource | <input type="checkbox"/> Period |
| <input type="checkbox"/> Other | <input type="checkbox"/> TCP | <input type="checkbox"/> Less than 50 years |
| | <input checked="" type="checkbox"/> CLG | |

Accept Return Reject 9/4/2018 Date

Abstract/Summary Comments:

Recommendation/ Criteria:

Reviewer Jim Gabbert Discipline Historian

Telephone (202)354-2275 Date _____

DOCUMENTATION: see attached comments : No see attached SLR : No

If a nomination is returned to the nomination authority, the nomination is no longer under consideration by the National Park Service.

UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES
EVALUATION/RETURN SHEET

Requested Action:

Property Name:

Multiple Name:

State & County:

Date Received: 7/24/2018 Date of Pending List: 8/16/2018 Date of 16th Day: 8/31/2018 Date of 45th Day: 9/7/2018 Date of Weekly List:

Reference number:

Nominator:

Reason For Review:

- | | | |
|---------------------------------------|--|---|
| <input type="checkbox"/> Appeal | <input checked="" type="checkbox"/> PDIL | <input type="checkbox"/> Text/Data Issue |
| <input type="checkbox"/> SHPO Request | <input type="checkbox"/> Landscape | <input type="checkbox"/> Photo |
| <input type="checkbox"/> Waiver | <input type="checkbox"/> National | <input type="checkbox"/> Map/Boundary |
| <input type="checkbox"/> Resubmission | <input type="checkbox"/> Mobile Resource | <input type="checkbox"/> Period |
| <input type="checkbox"/> Other | <input type="checkbox"/> TCP | <input type="checkbox"/> Less than 50 years |
| | <input checked="" type="checkbox"/> CLG | |

Accept Return Reject 9/4/2018 Date

Abstract/Summary Comments:

Recommendation/ Criteria:

Reviewer Jim Gabbert  Discipline Historian

Telephone (202)354-2275 Date 9-4-2018

DOCUMENTATION: see attached comments  see attached SLR : No

If a nomination is returned to the nomination authority, the nomination is no longer under consideration by the National Park Service.



United States Department of the Interior

NATIONAL PARK SERVICE
1849 C Street, N.W.
Washington, DC 20240

IN REPLY REFER TO:

The United States Department of the Interior National Park Service

National Register of Historic Places Evaluation/Return Sheet

Property Name: Old-Merchants National Bank and Trust Co. Building
Calhoun County, MI

Reference Number: 100002887

Reason for Return

The Old-Merchants National Bank and Trust Co. Building nomination is being returned for revision. The claim of significance under Criterion B is not fully justified in the nomination.

The nomination provides good support for George C. McKay as a significant person at the local level. His endeavors in banking, primarily in salvaging the Old-Merchants National Bank and Trust from near failure (and thus staving off other local banks potential failures) and his philanthropy over the years supports his being a person of significance. What is missing is the direct tie of McKay to this building during his productive (and significant) life.

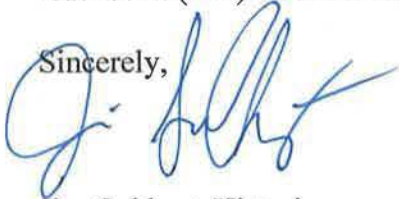
The test for significance under Criterion B is two-fold. First, the person must be found to have a significant role in history; the second is to identify the place that is best associated with the person during this productive time. There may be more than one, depending on the length of the person's significant and productive career.

The unanswered question related to McKay and the Old-Merchants National Bank and Trust Co. Building is whether he worked out of this building. McKay seemed to have had his hand in any number of enterprises and activities. Did he have offices in multiple places? Did he work out of his home (two of which are identified in the nomination)? If he worked in multiple locations, do any of the other offices still exist? When was he associated with these other places? The final question to answer is simply "Why?" Why is this building the best (or among the best if more than one can be justified) to represent McKay's significant and productive life?

If this information is not available, or the answers to the questions cannot be ascertained, you should consider dropping Criterion B. The information about McKay can remain in the nomination, but the form should be edited to remove reference to the Criterion.

We appreciate the opportunity to review this nomination and hope that you find these comments useful. Please feel free to contact me if you have any questions. I can be reached at (202) 354-2275 or email at <James_Gabbert@nps.gov>.

Sincerely,



Jim Gabbert, Historian
National Register of Historic Places
9/04/2018



RICK SNYDER
GOVERNOR

STATE OF MICHIGAN
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY
STATE HISTORIC PRESERVATION OFFICE

EARL J. POLESKI
EXECUTIVE DIRECTOR

October 19, 2018

RESUBMISSION

Ms. Joy Beasley, Keeper
National Park Service
National Register of Historic Places
1849 C Street, NW, Mail Stop 7228
Washington, DC 20240

Dear Ms. Beasley:

The enclosed discs contain the true and correct copy of the nomination for the **Old-Merchants National Bank and Trust Company Building, Battle Creek, Calhoun County, Michigan**. This property is being submitted for listing in the National Register of Historic Places. Disc one contains the nomination file, signed cover page, and any correspondence. Disc two contains photographs of the nominated site.

This nomination was returned to us because the claim of significance under Criterion B was not fully justified. We have revised the nomination to address the issues identified in the return letter. That letter has been included in this correspondence for your convenience. The additional information provided in this revised nomination clarifies George C. McKay's physical relationship to the building, and establishes it as the extant resource best able to convey his significance.

Questions concerning this nomination should be addressed to Todd A. Walsh, National Register Coordinator, at (517) 373-1979 or walsht@michigan.gov.

Sincerely yours,

Martha MacFarlane-Faes
Deputy State Historic Preservation Officer

BDC/taw

