

United States Department of the Interior
National Park Service

National Register of Historic Places Registration Form



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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. **Place additional certification comments, entries, and narrative items on continuation sheets if needed (NPS Form 10-900a).**

1. Name of Property

historic name Lincoln Bank Building

other names/site number _____

2. Location

street & number 730 Hennepin Avenue

N/A

not for publication

city or town Minneapolis

N/A

vicinity

state Minnesota code MN county Hennepin code 053 zip code 55403

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

Barbara Mitchell Howard August 20, 2012
Signature of certifying official/Title Barbara Mitchell Howard, Deputy State Historic Preservation Officer, Minnesota Historical Society Date

State or Federal agency/bureau or Tribal Government

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

Signature of commenting official

Date

Title

State or Federal agency/bureau or Tribal Government

4. National Park Service Certification

I hereby certify that this property is:

☒ entered in the National Register

☐ determined eligible for the National Register

☐ determined not eligible for the National Register

☐ removed from the National Register

☐ other (explain:)

for [Signature]

8/15/12

Signature of the Keeper

Date of Action

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5. Classification

Ownership of Property (Check as many boxes as apply.)

<input checked="" type="checkbox"/>	private
<input type="checkbox"/>	public - Local
<input type="checkbox"/>	public - State
<input type="checkbox"/>	public - Federal

Category of Property (Check only one box.)

<input checked="" type="checkbox"/>	building(s)
<input type="checkbox"/>	district
<input type="checkbox"/>	site
<input type="checkbox"/>	structure
<input type="checkbox"/>	object

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

Contributing	Noncontributing	
1		buildings
		sites
		structures
		objects
1		Total

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

N/A

Number of contributing resources previously listed in the National Register

N/A

6. Function or Use

Historic Functions (Enter categories from instructions.)

COMMERCE/TRADE/financial institution

COMMERCE/TRADE/business

Current Functions (Enter categories from instructions.)

EDUCATION/school

VACANT/NOT IN USE

7. Description

Architectural Classification (Enter categories from instructions.)

Commercial Style

Materials (Enter categories from instructions.)

foundation: CONCRETE

walls: BRICK, TERRA COTTA, STONE/Granite

roof: ASPHALT

other:

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Narrative Description

(Describe the historic and current physical appearance of the property. Explain contributing and noncontributing resources if necessary. Begin with a **summary paragraph** that briefly describes the general characteristics of the property, such as its location, setting, size, and significant features.)

Summary Paragraph

The Lincoln Bank Building is an eight-story, flat-roofed building located on the north corner of the intersection of Hennepin Avenue and North Eighth Street. Because the downtown Minneapolis street grid is on a northwest-southeast axis, the building is not oriented to cardinal directions. To simplify the following description, the northeast side is assumed to be the north side, the southeast side is the east side, and so on. Hennepin Avenue, one of the major streets in Minneapolis, is to the east and North Eighth Street is to the south. A surface parking lot is immediately west and north of the building. The building occupies the entire property parcel. The primary facades overlooking Hennepin Avenue and Eighth Street are finished with glazed brick and terra-cotta, while the secondary north and west walls are common brick. The basement and first floor of the building were used for banking vaults, offices, and a hall. The upper seven stories were rented as office space. Historic finishes are extant on all of the floors and reflect the building's original use as a bank and office building.

Narrative Description

The front of the building faces Hennepin, which is to the east. Another primary facade extends along Eighth Street to the south (Photograph 1). Both facades are dominated by large window bays. Most of the bays hold groups of four modern, plate-glass windows with solid spandrel sections. The Hennepin facade is two-and-a-half bays wide; the Eighth Street facade is seven bays wide. Both facades are finished in the same materials. The first story is faced in red granite panels with large aluminum-frame windows, most with modern awnings (Photograph 3). The second story is the most decorative, with cream-colored terra-cotta tiles (Photograph 3). Tile pilasters with inset panels topped with ornamental brackets sit between each window bay. These brackets support a cornice that runs along the top of the second story. Terra-cotta shields with abstracted stars and stripes are above the cornice at each pier. The third through eighth stories are faced in glazed white brick, and the projecting windowsills are cream-colored terra-cotta. A cornice-like belt course runs along the bottom of the eighth-story windows. A decorative terra-cotta cornice with corbels and dentils sits just below the roofline. The area above the cornice holds simple pilasters. The parapet wall above the cornice is also finished with glazed brick and terra-cotta, and has pilasters that line up with the facade below. Other than the first floor, the primary facades retain very good integrity. Even on the first floor, although the storefront and cladding materials have changed, the large openings that originally flooded the interior banking hall with natural light are retained.

The secondary facades overlook a parking lot that wraps around the north and west sides of the building (Photographs 2 and 4). The facades are common brick that has been painted a cream color. Most floors have multiple window openings that hold modern windows similar to those on the primary facades. A stuccoed stair tower has been added in an unobtrusive location on the west end of the north wall.

Originally, the Lincoln National Bank and the Lincoln Trust and Savings Bank shared the first floor and lower level of the building (Photographs 5 and 6). These areas were elaborately finished with ornamental plasterwork and marble walls and floors. Sections of the original plaster ceiling are above two layers of suspended acoustic-tile ceiling that were installed in successive remodeling campaigns, which severely damaged the plaster. The octagonal marble-clad columns of the former banking hall on the first floor, however, are extant, and many sections of the original marble walls are visible (Photographs 5, 6, and 7). Elevator lobbies on both floors have marble floors and walls, and decorative bronze panels edge the openings of the two elevators (Photograph 8). The elevator doors and floor indicators have been replaced by modern code-compliant models. A marble-lined stair with bronze railings runs from the lower level to the second floor by the elevator lobbies (Photographs 9, 10, and 11). On the lower level, adjacent to the elevator lobby, is a room with marble walls and floor that is dominated by massive vault doors, which were a highlight of the original bank (Figure 3, Photograph 12). The vault has been converted into a meeting room for the school that occupies the building's lower floors. The vault doors are now visible from the former banking hall because an opening was cut in the floor on the first level during a 1982 remodeling.

A less ornate stairway served the upper floors, which originally had open floor plans with plaster perimeter walls and terrazzo floors (Photograph 14). Plaster also finished the concrete ceiling structure. Office tenants built out each floor to suit their needs, and the configuration and finishes were modified repeatedly over time. The existing floor plans date from the 1982 remodeling and later. The original terrazzo floors, which have marble strips between the panels, have been

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covered with carpet (Figure 4, Photograph 15). Acoustic tiles were glued to the original plaster ceilings at some point. Later, suspended acoustic-tile ceilings were installed. The non-historic carpet, ceiling treatments, and partitions will be removed as part of the proposed rehabilitation and the original surfaces repaired.

While there have been some alterations to the property, its overall integrity is good. In comparing a historic photograph of the Lincoln Bank Building (Figure 1) with the same view today (Photograph 1), it is clear that the historic character of the building's exterior remains intact. While the banking hall has been altered and current decorations are distracting, the general feeling of the space's scale is discernible, and many of the original materials remain. Its integrity is far stronger than that of some comparable properties that have been listed in the National Register. There is virtually no trace of the dramatic two-story banking hall that was originally in the First National Bank-Soo Line Building in Minneapolis, for example, which was listed in 2008. (The office space of the Soo Line, the building's other original occupant, is also no longer extant.) The vault on the lower level of the Lincoln Bank Building and its massive door strongly communicate the building's original function. If necessary to improve the integrity of the building, the opening that allows this door to be seen from the first floor could be filled in as part of the rehabilitation proposed by this application. The integrity of the interior is reinforced by the elegant stairway that connects the lower, first, and second levels, and by the terrazzo and plaster finishes that characterize the historic office space on the upper floors.

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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.)

Property is:

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

Areas of Significance

(Enter categories from instructions.)

COMMERCE

Period of Significance

1921-1929

Significant Dates

1921-1922

Significant Person

(Complete only if Criterion B is marked above.)

N/A

Cultural Affiliation

N/A

Architect/Builder

Long, Lamoreaux, and Long

Period of Significance (justification)

The beginning of the Period of Significance represents the year the present Lincoln Bank Building was constructed, the same year the Comptroller of the Currency opened the way for branch banking. The ending date to the Period of Significance, 1929, reflects the year that Northwestern National overhauled its banking structure by creating a bank holding company, Northwest Bancorporation, essentially a network of well-financed banks designed to weather the financial distress of the period.

Criteria Considerations (explanation, if necessary)

N/A

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Statement of Significance Summary Paragraph (Provide a summary paragraph that includes level of significance and applicable criteria.)

The Lincoln Bank Building is locally significant under Criterion A in the area of Commerce for its association with banking. Lincoln National Bank merged with Northwestern National Bank in 1922 to become one of the first branch offices in Minneapolis. This marked the start of an important trend in the local banking industry, and is the beginning of the building's period of significance. The branch system fundamentally transformed the city's financial infrastructure, leading to the dominance of two banks. Northwestern National's acquisition of Lincoln was a harbinger of the pattern of consolidation that soon characterized the banking industry. Northwestern National overhauled its structure with the organization of a new bank holding company, Northwest Bancorporation, in 1929. The stock market crash in the same year plunged the banking industry into a new era. Given these changes in banking patterns, the property's period of significance ends in 1929.

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

Banking in Minneapolis

Commercial banking in Minnesota was first established in the mid-1850s, and these banks are considered the first "genuine" banks in the state. Saint Paul boasted the first bank in 1853, created by Charles W. Borup and Charles H. Oakes, who had both worked for the American Fur Company. In Minneapolis, Richard Martin opened a bank in 1854 and Sumner W. Farnham and Samuel Tracy founded another later that same year. These early banks were known by their founders' names and provided a variety of services in addition to banking. Banking historian Charles Popple noted that "they engaged in such miscellaneous ventures as selling insurance and real estate, dealing in mortgages, acting as brokers, buying and selling goods, serving as wholesalers, and taking partnership interests in all kinds of projects. To be sure, they accepted deposits, made loans, and dealt in exchange, but this was only one division of their heterogeneous activities."¹

Additional private banks opened in Minneapolis in 1855 and 1857, including Sidle, Wolford and Company. The Panic of 1857 bankrupted many of the early banking firms, and by 1859, only three banks survived in the city: Sidle, Wolford and Company, Mendenhall's Private Bank, and a firm owned by a Rufus J. Baldwin.²

In 1858, Minnesota became a state, and among the first laws passed by the legislature was a general banking law "providing for banks of issue."³ The law was one of many passed by states in the 1850s that created an era of "free banking." It made it easier and quicker to establish banks and was very popular in Midwest and Western states that were growing quickly and needed financial development to keep pace. In Minnesota, the law set minimum requirements for banks, including a capitalization of at least \$25,000, and allowed banks to be established only in towns with over 200 permanent residents. Banks could issue notes that were secured by federal or state bonds. The banks had to generate annual reports that were reviewed by the state auditor, who oversaw the state banking system. This law provided some oversight of banks, but did not provide full security for depositors should a bank fail.⁴

The first bank to appear in Minneapolis under this law was the State Bank of Minnesota, which had been founded in Austin. Rufus Baldwin and Richard Mendenhall, who had their own private banks, purchased the Austin bank and moved it to Minneapolis in 1863. Baldwin merged the holdings of his private bank into this new bank. A year later, Sidle, Wolford and Company became the Minneapolis Bank after receiving a state charter. Before the end of that year, however, Sidle broke new ground by applying for the first national bank charter in the city. In January 1865, National Charter No. 710 was granted and the bank became the First National Bank of Minneapolis.⁵

National banks, a significant phase in the development of the banking industry, were created by the National Banking Act in 1863. Congress had multiple reasons for passing the legislation in the middle of the Civil War. Republicans, the

¹ Quote from Charles Sterling Popple, *Development of Two Bank Groups in the Central Northwest* (Cambridge, Mass.: Harvard University Press, 1944), 23. Denis P. Gardner, "Banks of Minnesota, 1853-1960," National Register of Historic Places Multiple Property Documentation Form, page E8, available at the State Historic Preservation Office, Saint Paul.

² Popple, *Development of Two Bank Groups*, 28.

³ *Ibid.*, 26.

⁴ *Ibid.*, 26; Gardner, "Banks of Minnesota," page E11; Hugh Rockoff, "Free Banking and Wildcat Banking," in *Encyclopedia of American Business History and Biography: Banking and Finance to 1913*, ed. Larry Schweikart, 202-205 (New York: Brunner Clark Layman Book, 1990).

⁵ G. E. Warner and C. M. Foote, *History of Hennepin County and the City of Minneapolis* (1881; repr., Marceline, Mo.: Walsworth, 1977), 426; Popple, *Development of Two Bank Groups*, 23, 30

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successors to the Whig party, had long supported the creation of a national banking system but were unable to get the legislation through a Congress dominated by Democrats. With the secession of the Democratic southern states from the Union, the Republicans had a majority in Congress and seized the opportunity. The government was also driven by the more immediate need to create "institutional demand for the burgeoning volume of government securities that the federal government issued to finance the Civil War."⁶

National banks were chartered by the comptroller of the currency in the Treasury Department and had to meet minimum requirements, similar to state banks. Charters were granted to entities that had five or more incorporators and had capital of at least \$50,000 in cities of less than 5,000 people and \$200,000 in larger cities. Many states passed acts to make it easier for state-chartered banks to abandon their charters and apply for national charters, and Minnesota followed suit in March 1865. By the fall of 1866, fifteen banks that had originally been chartered by the state had made the transition to national charters.⁷

In the 1870s, First National, which was then the largest bank in Minneapolis, began to face competition from several new banks, in part because some prominent businessmen were not happy with the service that First National provided. The Hennepin County Savings Bank, a state-chartered organization, opened in 1870 with a capitalization of \$50,000. Two years later, local lumbermen and flour millers pooled their resources to create Northwestern National Bank with a \$200,000 in capital. In 1874, many of the founders of Northwestern chartered a mutual savings bank, Farmers and Mechanics Savings Bank, for working-class patrons. This bank had a special state charter and was the only one of its kind in Minneapolis. Another national bank, Security Bank, was opened by the Harrison family in early 1878 with capital of \$300,000. Northwestern and Security, along with several smaller banks, created a clearinghouse in 1880 that made it easier for member banks to transfer funds and served as a reserve fund to bridge cash-flow shortages. First National declined to join. In the 1880s, two trust companies, Minnesota Loan and Trust Company and Minneapolis Trust Company, also became part of the Minneapolis banking community. The two trust companies were eventually affiliated with First National Bank of Minneapolis and Northwestern National Bank, respectively.⁸ Several other smaller banks were chartered during this period, but First National, Northwestern, Hennepin County, Farmers and Mechanics, and Security were considered the leaders in the Minneapolis banking industry.

The Panic of 1893 caused a huge shakeout in the local banking community that continued for the rest of the decade. Popple described the period as "the hardest ever experienced by Twin Cities bankers," with weak and overextended banks falling by the wayside. In the end, "when the padlocks were all counted, the leading survivors in Minneapolis were the Northwestern National, the First National, the Security, the Minnesota Loan and Trust Company, the Minneapolis Trust Company, the Hennepin County Savings Bank, and the Farmers and Mechanics Savings Bank."⁹

Minneapolis's banking community subsequently went through a period of mergers and acquisitions that began to solidify the leadership of First National Bank of Minneapolis and Northwestern National Bank. First National absorbed Nicollet National Bank in 1900 and became affiliated with the Minneapolis Trust Company in 1913. It merged with Security Bank in 1915 to create the fourteenth-largest bank in the country and the largest bank west of Chicago. The new entity went under the name of First and Security National Bank, but soon reverted to First National Bank of Minneapolis. Northwestern National Bank also grew through mergers with the National Bank of Commerce and the Swedish American National Bank in 1908 and an affiliation with the Minnesota Loan and Trust Company in the following year. There were other national and state banks in Minneapolis, but behemoths First National and Northwestern dominated the local industry.¹⁰

In 1914, Minneapolis was named as the site of the Ninth District Federal Reserve Bank. The Ninth District encompassed Minnesota, Montana, North and South Dakota, northwestern Wisconsin, and the Upper Peninsula of Michigan. It was one of twelve regional banks that made up the Federal Reserve system, which was created by the Federal Reserve Act in 1913. The 1913 act imposed more government control over the monetary and banking system than had the National Banking Act of 1863. The national banks in each region were required to join the system by buying shares, which made them "owners" of their region's Federal Reserve Bank. In exchange, the Federal Reserve took over clearinghouse duties

⁶ Richard H. Timberlake, "National Banking and Currency Acts," in *Encyclopedia of American Business History and Biography: Banking and Finance to 1913*, ed. Larry Schweikart, 374-375 (New York: Bruccoli Clark Layman Book, 1990).

⁷ Sydney A. Patchin, "The Development of Banking in Minnesota," *Minnesota History Bulletin* 2 (August 1917): 166.

⁸ Popple, *Development of Two Bank Groups*, 32, 36, 41-42, 49.

⁹ *Ibid.*, 49.

¹⁰ *Ibid.*, 25, 29, 33, 35, 54-55; "Minneapolis Acquires Largest Bank West of Chicago," *Minneapolis Journal*, March 20, 1915; "Bank Merger Result of Federal Reserve Branch Coming Here," *Minneapolis Journal*, March 21, 1915; "Reserve Bank to Have Over 40,000 Shares at Start," *Minneapolis Journal*, May 17, 1914.

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for all member banks. The Ninth District bank issued 40,064 shares of stock for sale. Northwestern National Bank of Minneapolis and First National Bank of Saint Paul, with 3,000 shares apiece, and the First and Security National Bank, with a combined 4,500 shares, were some of the largest stockholders.¹¹

Following World War I, there was a dramatic increase in the number of banks in Minneapolis and the region. This was linked to a boom in the agricultural economy. Commodities like wheat, corn, and hogs were in demand and highly valued during the war. Farmers were encouraged by the market, the government, and the bankers to increase production and everyone profited. The strong agricultural economy led to inflated values of farmland and to a larger number of farm mortgages. More banks were chartered in rural areas to keep up with the demand. All parts of the region, including Minneapolis, experienced economic growth, which encouraged new city banks. These banks were often small in capitalization and office size. Most occupied buildings at commercial nodes within residential neighborhoods, although some established offices downtown. Popple noted that these banks "were not capable of financing the needs of large business units, but accommodated individuals and small companies. To some extent they financed consumer credit and made personal and real-estate loans. Many of them had deposits in excess of their loaning needs and were looking for investments."¹² They invested these excess funds in rural banks, which contributed to the astonishing growth of the banking industry in the region. The total number of banks in Minnesota, North and South Dakota, and Montana increased from 2,510 in 1911 to 3,551 in 1920. "On the basis of population, the Ninth Federal Reserve District was the most 'over-banked' section in the country," Popple observed. "Even under the most favorable conditions many of these banks would not have been justified."¹³

In 1920, the demand and prices for wheat and other farm products began to fall, triggering an agricultural depression across the region. Rural banks were stressed by farmers' demands for credit, and turned to the Twin Cities for help. The Federal Reserve funded its rural members, but banks that did not belong to the system relied on city banks for loans. As a result, there was a domino effect on these city banks when farmers began to default on loans and rural banks began to fail. The small, newer city banks that had heavily invested in the rural banks were hard hit. First National and Northwestern had diversified investments and conservative lending policies that kept them out of the fray, and also mostly unaffected were the medium-sized banks like Midland National and Trust, Metropolitan National, Farmers and Mechanics, and the Hennepin County Savings Bank. Not all of the small, newer banks suffered, though, and those innovative survivors would play an important role in the future of Minneapolis banking.¹⁴

A Bank Comes to Hennepin

One of the new banks opened during the war period was Lincoln National Bank of Minneapolis. Automobile magnate Harry Pence and a group of well-capitalized backers established the bank in 1917 with a capital of \$250,000. They had originally proposed to name the institution Second National Bank, perhaps to give it instant credibility by following in the footsteps of the old-line First National Bank, "but the Treasury department would not grant permission for the use of the name here, on the ground it is a priority title and cannot be bestowed unless the bank is actually the second bank organized." Instead, Pence adopted the name of the sixteenth president "not only [to] honor . . . the great emancipator" but because "it carries with it his well-known characteristics of strength, ability, fidelity, firmness, faithfulness, loyalty, conservatism, etc., attributes very desirable in a national bank." Lincoln National was the fifth national bank to be chartered in Minneapolis.¹⁵

The bank opened in 1918 in "the former Long, Lamoreaux and Long Building" at 809 Hennepin.¹⁶ The location was chosen "for the purpose of providing Hennepin Avenue with banking facilities that might properly care for the automobile trade which promised to develop very rapidly along the thoroughfare."¹⁷ An article in *Motor Magazine* in 1925 highlighted the direct link between Pence's business interests and the bank: "As the automobile business increased the financial end became a big one, so Pence organized . . . Lincoln National Bank."¹⁸

¹¹ "Reserve Bank to Have Over 40,000 Shares at Start"; Richard H. Timberlake, "Federal Reserve Act," in *Encyclopedia of American Business History and Biography: Banking and Finance to 1913*, ed. Larry Schweikart, 174-176 (New York: Brucoli Clark Layman Book, 1990).

¹² Popple, *Development of Two Bank Groups*, 106.

¹³ Gardner, "Banks of Minnesota," E47-E51; Popple, *Development of Two Bank Groups*, 57 (quote), 70-83.

¹⁴ Popple, *Development of Two Bank Groups*, 70-83.

¹⁵ Quotes from "Lincoln National Is Name of New Bank," *Minneapolis Tribune*, December 15, 1917. "Lincoln National Bank to Open May 7," *Commercial West*, April 27, 1918.

¹⁶ "Lincoln National Is Name of New Bank." This building is no longer extant; the State Theater now occupies the site.

¹⁷ "New National Bank to Open Tomorrow," *Minneapolis Tribune*, May 6, 1918.

¹⁸ J. Edward Smith, "Pence of the Northwest," *Motor Magazine* (June 1925): 84.

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Given Pence's expert knowledge of this burgeoning industry, it is not surprising that Lincoln, with Pence as chairman of the board of directors, made this a focus. Sales of automobiles, trucks, tractors, and related supplies in Minneapolis had rocketed from a negligible sum in 1900 to \$354 million in 1919. Other members of Lincoln's board also had ties to automobile, truck, and tractor companies. This was not, though, the bank's sole interest. Lincoln's leadership represented a spectrum of more traditional businesses and financial institutions including a fruit company, a paper company, and drug companies. The president of the board, A. H. Turrin, had served as the state superintendent of banking and treasurer of the Federal Land Bank in Saint Paul. The bank's cashier, Charles I. Welch, was a former state bank examiner. The executive committee included Archie D. Walker, a son of Thomas Barlow Walker, a wealthy lumberman, investor, and philanthropist. In addition to serving as secretary of the family's Red River Lumber Company, Archie was a partner with Pence in the Walker-Pence Company, which specialized in real estate development and erected local landmarks such as the Commodore Hotel in Saint Paul and the State Theater in Minneapolis.¹⁹

These savvy entrepreneurs chose an unusual location for the new bank, away from the financial district on Marquette Avenue a few blocks to the east. They identified Hennepin Avenue as a "large and important" area of downtown "that has not had adequate banking facilities close at hand." Hennepin Avenue was the entertainment street in downtown Minneapolis. Several theaters, as well as "eating houses, beer gardens, restaurants, and dancing places" were located along the street. The retail core on Nicollet Avenue buffered the staid bankers on Marquette Avenue from the more diverse activity on Hennepin. The founders of Lincoln, though, saw this diversity as an asset. In addition to its proximity to the automobile and other businesses on Hennepin, the location was close to the central market on Second Avenue North and the massive warehouse district extending to the river.²⁰ With the bank's mission "to take care of the automobile business and, in general, to serve downtown Hennepin Avenue business interests", Lincoln became, in essence, a neighborhood bank to this bustling commercial zone. The bank had over \$1.6 million in loans outstanding as of January 1922 to a broad array of businesses including automobile-related companies, fuel and lumber dealers, state banks, wholesale manufacturers, produce and fruit distributors, clothing retailers, and movie theater operators. Loans to real estate firms included the substantial sum of \$150,000 to the Pence Holding Company—which owned the bank's office—and \$30,000 to the Walker-Pence Company. In addition, loans to individuals totaled about \$42,400.²¹

The capital to support the loans was provided in part by depositors. Lincoln reached out to business owners and workers in the vicinity, promoting its "general banking business" and advertising the availability of checking and savings accounts. It also offered a variety of investments. In 1920, the bank touted bonds with a 6 percent return that were backed by mortgages "selected by Minneapolis men, secured on Minneapolis property, sold by a Minneapolis bank." In June, the bank offered the chance to invest in a \$50,000 issue of first mortgage serial bonds for the W. B. Foshay Company.²²

Lincoln's Business Accelerates

Lincoln's success led the board to announce plans in December 1919 to increase the bank's capitalization to \$500,000 and create an affiliate, Lincoln Trust and Savings Bank. Pence was a vice president, Archie Walker was chairman of the board, and Turrin was a director. With the growth of the original bank and the establishment of the affiliate, a new headquarters was needed to accommodate the larger operations. In 1919, Pence announced plans for a more fitting facility at 730 Hennepin, directly across Eighth Street from his showroom. Long, Lamoreaux, and Long, which had designed Pence's showroom, were the architects, and they gave the new bank similar showroom windows. Completion of construction took more than a year longer than expected because of labor troubles and delays in receiving building materials, forcing the Lincoln Trust and Savings Bank to set up temporary offices on the first floor of Pence's automobile building for several months. In the end, the construction cost for the new structure was about \$1 million.²³

¹⁹ Lincoln National Is Name of New Bank," *Minneapolis Tribune*, December 15, 1917; "384 Million Auto Business Here in Year," *Minneapolis Tribune*, February 1, 1920; "Northwestern National, Minneapolis, Absorbs Lincoln National and South Side State Banks," *Commercial West*, August 5, 1922; "Lincoln National Bank of Minneapolis"; "Turrin Leaves Bank to Be First Aide of Governor," *Minneapolis Tribune*, January 7, 1921.

²⁰ "Lincoln National Bank of Minneapolis."

²¹ "New Bank to Open Soon in Automobile District," *Minneapolis Tribune*, January 14, 1918; "Lincoln National New Bank, to Open Its Doors Tuesday," *Minneapolis Journal*, May 6, 1918; Lincoln National Bank, "Annual Report for 1921," located in the folder Records of Member Banks, Norwest Bancorporation Collection, available at the Minnesota Historical Society, Saint Paul; "The Lincoln Bank Building," *Minneapolis Journal*, August 8, 1921; "Start Is Made on 1922 Trade Week Program," *Minneapolis Tribune*, February 12, 1922.

²² "Advertisements for Lincoln National Bank in the *Minneapolis Journal*, May 6, 1918, and the *Minneapolis Tribune*, January 1 and June 17, 1919, and April 11 and June 9, 1920.

²³ "Northwestern National, Minneapolis, Absorbs Lincoln National"; "New Lincoln Bank Building Ready for Occupancy May 1," *Minneapolis Morning Tribune*, March 20, 1921; "Lincoln Bank Formally Opens Its New Home," *Minneapolis Morning Tribune*, August 9, 1921; T. B. Walker and Family Papers, 1856-1990; "Death Ends Colorful Career of H. E. Pence," *Minneapolis Journal*, March 30, 1933; "At the Gateway to the Land of Plenty," brochure, located in Banks: Mpls: Lincoln National Bank Folder. Minneapolis Collection, Minneapolis Central Library.

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When the eight-story building officially opened on August 9, 1921, it housed both banks. A local newspaper called it a "monument to its builders' faith in the city" and noted that "it is the largest building of its kind completed since the war." Located "in the heart of the rapidly developing retail district of upper Hennepin, the Lincoln occupies a commanding position, which is certain to combine with its new and modern equipment in the upbuilding of a mighty financial institution." The main banking room, acclaimed as "one of the most elaborate in the city," was "flooded with light from the row of south windows." The "walls and wainscot are of Tavernelle marble, imported from France, of various delicate cream and pink tints. . . . The floor of the lobby is constructed of Tennessee marble of a warm, slightly rosy hue." The rich finishes were also continued in the banks directors' room, the ladies' waiting room, and rooms for the bank officers. A marble stair led to the safety deposit vault of the Lincoln Trust and Savings Bank in the basement. "This vault, and especially the door, form one of the most impressive features of this model bank equipment," according to the *Minneapolis Journal*. The 21.5-ton, hardened-steel vault door was "said to be the largest and heaviest in the United States, . . . but is so delicately balanced that a touch of a finger will swing it on the hinges." The upper seven floors, which were leased out for offices, had terrazzo floors, plaster walls, and plastered concrete ceilings.²⁴

The exterior was similar, but not identical, to Pence's automobile building and featured complementary massing and materials. A contemporary news account observed that "the style of architecture of the building harmonizes with the Pence building, . . . the exterior of each building being of the same shade of terra cotta." When looking west on Eighth Street from the city's main retail corridor, Nicollet Avenue, a block away, the buildings were a well-balanced frame for an urban vista (Figure 2).²⁵

The new building was the culmination of Lincoln's successful strategy to woo business owners and workers in the vicinity. Although Lincoln could not claim the legacy or financial might of the old-line banks that clustered along Marquette, its free-standing headquarters put it closer to their league. In its coverage of the building's opening, the *Minneapolis Journal* noted that the bank's original purpose had been "to meet the demand for a complete banking service for large corporations and busy businessmen on upper Hennepin." The newspaper reported that "in less than a year [the bank] expanded beyond its original zone of operation and became an institution to service the entire city, and in two years, out grew its quarters and has moved into its new location."²⁶

Even with its growth, Lincoln continued to be the neighborhood bank catering to customers operating businesses, working, shopping, and seeking entertainment nearby. An advertisement in the *Minneapolis Tribune* in October 1921 proclaimed: "Business Men—Within Hail of Eighth Street! Here's the liveliest [sic] mercantile district in Minneapolis, clustered around Eighth Street, with Lincoln National practically at its center."²⁷ Women were encouraged to make use of the bank's community room, a refuge for shoppers and theater patrons in a convenient location that other banks could not match. The room also hosted regular meetings of groups such as the Housewives League.²⁸ For those coming to Hennepin Avenue for evening entertainment, Lincoln was "The Day and Night Bank." Its doors were open from 10:00 in the morning until 10:00 at night during opening festivities. Thereafter, it maintained more normal banking hours most days of the week, closing at 3:00 in the afternoon, but it reopened some evenings, including Saturdays. "It's handy to bank at night," an advertisement proclaimed. "Night banking service will be a feature which will meet with popular favor as the Bank is in the midst of Minneapolis' night life"—not a claim that the Marquette banking corridor could make.²⁹

A Shift of Ownership

The appointment of a new federal Comptroller of the Currency in 1921 changed the structure of the banking industry by opening the way for consolidation. Previous comptrollers had not allowed national banks to establish branch offices. The

²⁴ "The Lincoln Bank Building"; "Northwestern National, Minneapolis, Absorbs Lincoln National"; "New Lincoln Bank Building Ready for Occupancy May 1"; "New Home of the Lincoln Banks Declared Finest in U.S.," *Minneapolis Journal*, August 8, 1921; "Lincoln Bank Formally Opens Its New Home"; T. B. Walker and Family Papers, 1856–1990; "Death Ends Colorful Career of H. E. Pence"; "At the Gateway to the Land of Plenty."

²⁵ "New Home of the Lincoln Banks Declared Finest in U.S."; "Lincoln Bank Formally Opens Its New Home."

²⁶ "The Lincoln Bank Building."

²⁷ "Business Men—Within Hail of Eighth Street" (advertisement), *Minneapolis Tribune*, October 25, 1921; "Foreign Business" (advertisement), *Minneapolis Tribune*, October 25, 1920; "7 Percent on Real Estate Mortgage Bonds" (advertisement), *Minneapolis Morning Tribune* November 16, 1920.

²⁸ "News of the Clubs," *Minneapolis Tribune*, April 23, 1922; "The Officers of Institution" (advertisement), *Minneapolis Tribune*, September 20, 1921; Ed Cray, *Chrome Colossus: General Motors and Its Times* (New York: McGraw-Hill Book Company, 1980), 205.

²⁹ "The Lincoln Bank Building"; "New Lincoln Bank Building, Modern in All Details, Opens," *Minneapolis Journal*, August 9, 1921; "Lost Motion" (advertisement), *Minneapolis Morning Tribune*, September 2, 1921; "Follow a Definite Plan" (advertisement), *Minneapolis Morning Tribune*, October 9, 1921.

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new comptroller chose to interpret the law differently and claimed that "there was no restriction on the number of branch offices a bank could establish as long as they were within the city limits mentioned in its charter."³⁰

The two largest banks in Minneapolis, Northwestern National and First National, quickly took advantage of this change in policy by acquiring smaller banks and turning them into branch offices. Northwestern strategically acquired solvent banks that were located in different neighborhoods throughout the city, beginning with the banks in the Lincoln Bank Building. "The Northwestern National bank, in buying the business of two banks, and converting the quarters of the purchased institutions, established a new policy in national banking in the Northwest," the *Minneapolis Morning Tribune* reported on August 4, 1922. Two of the three new branch offices were housed at 730 Hennepin: Lincoln National Bank and Lincoln Trust and Savings Bank. The third, the South Side State Bank, was in the Cedar-Riverside neighborhood east of downtown. In November, Northwestern bought the Northeast State Bank at Thirteenth Avenue and Second Street NE and the North American Bank at 1223 Washington Avenue North. These two banks became the Northeast and North American offices for Northwestern. It also purchased the Minneapolis National Bank on Lake Street in December and made it the Lake Street Office. Each of these banks brought the business of the neighborhood it was located in to Northwestern.³¹

An article in *Commercial West* outlined the details of Northwestern's acquisition of Lincoln. The directors of Lincoln National Bank and the Lincoln Trust and Savings Bank "voted unanimously to merge their entire business" with Northwestern National and its affiliated Minnesota Loan and Trust Company. All of the smaller banks "were in excellent condition and were merged with our [Northwestern National's] business because of the very close relation which has existed for many years between the leading stockholders, officers and directors of each of the three banks with our own institution." Northwestern gained approximately \$4.5 million in deposits from the two Lincoln banks and \$3 million from the South Side bank. It also gained the Lincoln banks' connections to the local automobile industry and the Hennepin neighborhood. Harry Pence, Archie Walker, and E. C. Kischel, another officer of the Lincoln banks, were made directors of Northwestern National. The officers for the South Side bank were already on Northwestern National's board. The buildings for the original banks were maintained and renamed the Lincoln Office and the South Side Office. Northwestern National bought the South Side building and land, but signed a new twenty-year lease for the Lincoln Office at 730 Hennepin Avenue. Patrons were promised that business would be "as usual and with practically the same people, but with the added advantages of doing business with the Northwestern National Bank and its entire facilities, both as to domestic and foreign business." Northwestern immediately promoted the unique qualities of its new facilities: "A distinct feature of the new Lincoln office is the excellent safety deposit equipment. The public is invited to use this department, which is unexcelled in Minneapolis." In addition, "women will find the Lincoln office designed for their particular needs."³²

First National also acquired banks for branch offices. In August 1922, it purchased the Saint Anthony Falls Bank, the North Side State Bank, and Minnehaha State Bank. Each bank became an office of First National with part of the original bank name retained. In December, First National opened the West Broadway Office at Emerson Avenue North. It had acquired the lease in a new building at that corner through the purchase of the North Side State Bank. In early 1923, the Citizens State Bank on Lake Street at Bloomington Avenue was purchased and renamed the Bloomington Office.³³

As the *Tribune* explained on August 16: "With the two largest downtown banks now operating offices, a new precedent in banking has been established, designed to give banking customers to the outlying sections the same service that is offered at the central banking locations in the downtown sections."³⁴ Each branch office was "strategically located to supply every area in the city with the services of a strong bank" and "had been acquired by the big banks to distribute their services on a territorial basis and to increase the earnings of the parent banks."³⁵ Popple noted that this branch system was only found in Minneapolis and "in Saint Paul the banks made no effort during this period to acquire branches, perhaps because the small banks were not so badly extended as those in Minneapolis" and because there were fewer small banks in Saint Paul.³⁶

³⁰ Popple, *Development of Two Bank Groups*, 111; "Now Allow Branches of National Banks," *New York Times*, July 22, 1922.

³¹ Popple, *Development of Two Bank Groups*, 111-113; "Northwestern Begins Banking in New Offices," *Minneapolis Tribune*, August 4, 1922; "Three Banks Purchased by First National," *Minneapolis Tribune*, August 16, 1922.

³² "Northwestern National, Minneapolis, Absorbs Lincoln National"; "Increased Facilities for Banking Offered by the Northwestern National Bank" (advertisement), *Minneapolis Journal*, August 3, 1922.

³³ Popple, *Development of Two Bank Groups*, 111-113; "Increased Facilities for Banking Offered by the Northwestern National Bank."

³⁴ "Three Banks Purchased by First National," *Minneapolis Tribune*, August 16, 1922.

³⁵ Popple, *Development of Two Bank Groups*, 115; Northwestern Bank, Lincoln Office, "Open House" brochure, June 1952, located in the folder, Records of Member Banks, Norwest Bancorporation collection, available at the Minnesota Historical Society, Saint Paul; Northwestern National Bank, "The Northwestern Banks" pamphlet, 1925, available at the Minnesota Historical Society.

³⁶ Popple, *Development of Two Bank Groups*, 115.

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The branch system in Minneapolis was an important change in the pattern of banking. It was also the exclusive domain of national banks. This greatly disturbed the state banks, which "vociferously alleged that branch banking meant the end of independent banking." To fight back, the state banks lobbied for the authority to acquire branch offices as well. The Minnesota attorney general, however, ruled against them. This decision was bolstered by the legislature, which passed a law in April 1923 "expressly forbidding State banks to operate any type of branch."³⁷

The Lincoln Office illustrated the advantages that national banks gained with the branch system. Northwestern instantly had a well-established beachhead in the heart of the bustling entertainment and automobile districts, and the office brought new clientele and experience to the bank's base. The special strengths of its branches were acknowledged in the bank's 1927 annual report, which noted that the Lincoln Office provided expertise on automobile retail merchandising, paper, tires, iron products, paints, hardware, cement products, and public utilities.³⁸

The establishment of branch banking was the initial step in a larger transition that was to characterize the banking industry in the 1920s. In 1925, both Northwestern and First National took another step in this process, by re-establishing independent charters for some of their branches. Northwestern turned its Northeast and South Side offices into the Second Northwestern State Bank and the Fourth Northwestern State Bank, respectively. The next year, it absorbed the Mercantile State Bank, which had offices in the Masonic Temple at Hennepin and Sixth Street, and moved that bank's records to the Lincoln Office. It acquired the East Hennepin State Bank in 1927 and renamed it the Third Northwestern National Bank. It also opened a new Fifth Northwestern National Bank on Lake Street that same year. First National re-chartered the Minnehaha State Bank to take over the Minnehaha Office. It also sold its Bloomington Office to a new entity known as the Bloomington-Lake State Bank.³⁹

This activity presaged a major change in 1929, when Northwestern underwent a restructuring that produced the Northwest Bancorporation. This allowed the bank to increase its holdings on a regional scale without violating state and federal law, a creative move in response to potential competition from out-of-state banks. The Bank of Italy (now Bank of America) and the Union Trust Company of Pittsburgh, for example, were moving towards establishing branch banks on a national scale. Another eastern rival, Dillon Read and Company, was threatening to take over First National of Saint Paul. Northwestern worried that it would be pushed out of its regional market if it did not find a way to expand. A holding company that would discourage "predatory purchasing actions of non-regional bankers" was the answer. The concept was similar to the Federal Reserve, but with Northwestern playing the role as the central bank that financed smaller banks in the holding company. First National soon followed suit, forming the First Bank Stock Corporation. These holding companies elevated Minneapolis's two main banks to a new level. With their strength bolstered, both companies weathered the Great Depression and came out of it stronger than ever.⁴⁰

The Lincoln Office of Northwestern National Bank maintained its outpost at 730 Hennepin Avenue for three decades, and when the time came to relocate, it did not go far. In 1952, it moved across the street into Pence's former automobile building at 800 Hennepin Avenue, which had been converted into offices in 1930.⁴¹

³⁷ *Ibid.*, 113.

³⁸ Northwestern National Bank, "The Northwestern Banks," 1927, n.p., Minnesota Historical Society, Saint Paul.

³⁹ Popple, *Development of Two Bank Groups*, 113-115.

⁴⁰ Quote from Gardner, "Banks of Minnesota," page E52. Popple, *Development of Two Bank Groups*, 174-234.

⁴¹ Northwestern Bank, Lincoln Office, "Open House" brochure, June 1952, located in the folder, Records of Member Banks, Norwest Bancorporation collection, available at the Minnesota Historical Society, Saint Paul.

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The End of an Era

Minneapolis was—and is—a regional leader in the financial industry and the banking system plays an essential role in the local economy. The Lincoln Bank Building is Minneapolis's best example of a branch office from an important transitional era of banking. Of the five original Northwestern branch offices from 1922, two have been demolished. The North American Office, 1223-1225 Washington Avenue North, was razed in 1970. The Lake Street Office, 7 West Lake Street (at Nicollet Avenue), was demolished in 1969. The building for the South Side Office, 1801 Riverside Avenue (corner of Cedar Avenue), is extant but was extensively remodeled in 1946 with a new Art Moderne facade. The Northeast Office, 1300 Second Street NE, was built in 1917 for the Northeast State Bank. It was added onto in 1921 before the merger with Northwestern, but like the South Side Office, it is a relatively modest two-story building. The building for the Lincoln Office was historically the largest of the Northwestern branches and retains the best integrity.⁴²

The branches of Northwestern's main competitor, First National, have also experienced attrition. Three have been demolished: the North Side Office at 228 North Plymouth Avenue in 1941, the Minnehaha Office at 2624 East Twenty-fifth Street in 1970, and the Bloomington Office at 1525 East Lake Street in 1926. The buildings for two branch offices are extant. The Saint Anthony Falls Office, 328 East Hennepin Avenue, was built in 1893 and is a small two-story, Neoclassical building that currently houses offices, retail shops, and a restaurant. The West Broadway Office, 1025-1035 West Broadway Avenue, was originally constructed in 1922 as a lodge building with stores and offices. The building is mostly two stories in height along Broadway Avenue, with a taller three-story section on the south end overlooking Emerson Avenue. The building is modest in appearance and the storefronts have been filled in with brick and non-historic windows.⁴³

Of the five extant branch office buildings for both Northwestern and First National, the Lincoln Bank Building is the largest at eight stories compared to the other branches at two stories. The smaller banks reflect the residential character of commercial buildings in Minneapolis's neighborhoods, especially the former West Broadway and Northeast offices. The South Side Office building was completely refaced in the 1940s, after the branch banks' importance had waned, and the changes may be considered not historic in relation to this context. The integrity of the exterior of the Saint Anthony Falls Office is comparable to the Lincoln Bank Building, but the interior has no trace of its former use and it is dwarfed in size by Lincoln.

Conclusion

The Lincoln Bank Building is distinct from other bank buildings in Minneapolis as one of only five surviving properties associated with the first branch banking in the city. The Lincoln Bank Building's size and integrity make it unique among the five existing original branch bank buildings in Minneapolis. It is eligible for the National Register under Criterion A in the area of Commerce for its local significance in the banking industry, representing the beginning of the branch system that fundamentally transformed the city's financial infrastructure. The period of significance begins in 1921, the year the bank building was constructed, continues through 1922, the year the bank became a branch of Northwestern National Bank, and ends in 1929, when substantial changes occurred in the banking industry, including the organization of the Northwest Bancorporation and the stock market crash that triggered the Great Depression. The Lincoln Bank Building relates to the Minneapolis historic context "Downtown Minneapolis" and to the statewide contexts "Banks of Minnesota, 1853-1960," and "Urban Centers, 1870-1940."

Developmental history/additional historic context information (if appropriate)

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⁴³ Minneapolis Building Permits I5071 (April 18, 1941), I14554 (April 24, 1970), I2456 (February 16, 1926), A17813 (February 23, 1926), A3476 (April 27, 1893), and B159776 (May 25, 1922).

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Previous documentation on file (NPS):

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

Primary location of additional data:

☐ State Historic Preservation Office
☐ Other State agency
☐ Federal agency
☐ Local government
☒ University
☒ Other

Minnesota Historical Society; Hennepin

Name of repository: County Public Library

Historic Resources Survey Number (if assigned):

10. Geographical Data

Acreage of Property 0.2 acres

(Do not include previously listed resource acreage.)

UTM References (NAD 83)

(Place additional UTM references on a continuation sheet.)

1 15 478240 4980489
Zone Easting Northing

3 _____
Zone Easting Northing

2 _____
Zone Easting Northing

4 _____
Zone Easting Northing

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

Lot 12, Block 4 of Hoag and Bell's Addition to Minneapolis.

Boundary Justification (Explain why the boundaries were selected.)

The boundary contains the land that the Lincoln Bank Building sits on.

11. Form Prepared By

name/title Charlene K. Roise and Elizabeth A. Gales

organization Hess, Roise and Company

date May 30, 2012

street & number 100 North First Street

telephone 612-338-1987

city or town Minneapolis

state MN

zip code 55401

e-mail roise@hessroise.com; gales@hessroise.com

Lincoln Bank Building
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Additional Documentation

Submit the following items with the completed form:

- **Maps:** A **USGS map** (7.5 or 15 minute series) indicating the property's location.
A **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.
- **Continuation Sheets**
- **Additional items:** (Check with the SHPO or FPO for any additional items.)

Photographs:

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map.

Name of Property: Lincoln Bank Building
City or Vicinity: Minneapolis
County: Hennepin State: Minnesota
Photographer: Elizabeth A. Gales
Date Photographed: December 2010

MN_HennepinCounty_LincolnBankBldg_0001

General view of the building's two primary facades: front on Hennepin Avenue (east, to right) and south on Eighth Street (left). Looking to the northwest.

Name of Property: Lincoln Bank Building
City or Vicinity: Minneapolis
County: Hennepin State: Minnesota
Photographer: Elizabeth A. Gales
Date Photographed: December 2010

MN_HennepinCounty_LincolnBankBldg_0002

General view of the front (east) facade (left) and north side (right). Looking to the southwest.

Name of Property: Lincoln Bank Building
City or Vicinity: Minneapolis
County: Hennepin State: Minnesota
Photographer: Elizabeth A. Gales
Date Photographed: December 2010

MN_HennepinCounty_LincolnBankBldg_0003

Detail of first two floors of front (east) facade showing the large openings that remain on the first floor and the ornate, well-preserved terra-cotta on the second floor. Looking to the west.

Name of Property: Lincoln Bank Building
City or Vicinity: Minneapolis
County: Hennepin State: Minnesota
Photographer: Elizabeth A. Gales
Date Photographed: December 2010

MN_HennepinCounty_LincolnBankBldg_0004

North side to left; rear (west) side to right. Looking to the southeast.

Lincoln Bank Building

Name of Property

Hennepin Co., Minnesota

County and State

Name of Property: Lincoln Bank Building

City or Vicinity: Minneapolis

County: Hennepin

State: Minnesota

Photographer: Charlene K. Roise

Date Photographed: October 2011

MN_HennepinCounty_LincolnBankBldg_0005

Interior of former banking hall showing marble-clad columns. Opening in foreground can be filled in as part of rehabilitation project, if necessary for integrity. Note the high ceiling and large window area. Looking to the southeast.

Name of Property: Lincoln Bank Building

City or Vicinity: Minneapolis

County: Hennepin

State: Minnesota

Photographer: Charlene K. Roise

Date Photographed: October 2011

MN_HennepinCounty_LincolnBankBldg_0006

The former banking hall, with marble-clad columns. A marble wall and door surround are in the background. The elevator lobby is in the alcove to the left. Looking to the northeast.

Name of Property: Lincoln Bank Building

City or Vicinity: Minneapolis

County: Hennepin

State: Minnesota

Photographer: Elizabeth A. Gales

Date Photographed: August 2011

MN_HennepinCounty_LincolnBankBldg_0007

Room with marble-clad columns and walls directly west of main banking hall, below original mezzanine. Looking to the east.

Name of Property: Lincoln Bank Building

City or Vicinity: Minneapolis

County: Hennepin

State: Minnesota

Photographer: Charlene K. Roise

Date Photographed: October 2011

MN_HennepinCounty_LincolnBankBldg_0008

Ornate historic metalwork surrounds the two newer elevator doors. Looking to the north.

Name of Property: Lincoln Bank Building

City or Vicinity: Minneapolis

County: Hennepin

State: Minnesota

Photographer: Charlene K. Roise

Date Photographed: October 2011

MN_HennepinCounty_LincolnBankBldg_0009

Located west of the elevator lobby, the original marble-lined stairway extends from the lower level to the second story. Looking to the west

Lincoln Bank Building

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Name of Property: Lincoln Bank Building

City or Vicinity: Minneapolis

County: Hennepin

State: Minnesota

Photographer: Charlene K. Roise

Date Photographed: October 2011

MN_HennepinCounty_LincolnBankBldg_0010

Detail of first-floor landing of original stairway. Looking to the west.

Name of Property: Lincoln Bank Building

City or Vicinity: Minneapolis

County: Hennepin

State: Minnesota

Photographer: Charlene K. Roise

Date Photographed: October 2011

MN_HennepinCounty_LincolnBankBldg_0011

Marble-lined stairway and elevator lobby provide access to vault in basement. Looking to the west.

Name of Property: Lincoln Bank Building

City or Vicinity: Minneapolis

County: Hennepin

State: Minnesota

Photographer: Charlene K. Roise

Date Photographed: October 2011

MN_HennepinCounty_LincolnBankBldg_0012

The safety deposit vault. The bank claimed that the vault door was the largest and heaviest in the United States at the time of its installation. Looking to the northwest.

Name of Property: Lincoln Bank Building

City or Vicinity: Minneapolis

County: Hennepin

State: Minnesota

Photographer: Elizabeth A. Gales

Date Photographed: May 2011

MN_HennepinCounty_LincolnBankBldg_0013

Typical elevator lobby on upper floors, featuring bronze surrounds around the elevator doors, terrazzo floors, mail chute. Looking to the east.

Name of Property: Lincoln Bank Building

City or Vicinity: Minneapolis

County: Hennepin

State: Minnesota

Photographer: Elizabeth A. Gales

Date Photographed: May 2011

MN_HennepinCounty_LincolnBankBldg_0014

The stairway is less ornate on the upper floors. Looking to the south.

Lincoln Bank Building
Name of Property

Hennepin Co., Minnesota
County and State

Name of Property: Lincoln Bank Building
City or Vicinity: Minneapolis
County: Hennepin State: Minnesota
Photographer: Elizabeth A. Gales
Date Photographed: May 2011

MN_HennepinCounty_LincolnBankBldg_0015
The floors on the upper levels have a terrazzo finish. Looking to the east.

Property Owner:

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

name 100 East 22nd Associates LLC, c/o Eriksson Commercial Real Estate
street & number 2305 Totem Trail telephone 952-513-0158
city or town Minnetonka state MN zip code 55305

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 18 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Office of Planning and Performance Management, U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.

United States Department of the Interior
National Park Service

**National Register of Historic Places
Continuation Sheet**

Lincoln Bank Building

Name of Property

Hennepin County, Minnesota

County and State

Name of multiple listing (if applicable)

Section number Additional Information Page 1

Figure 1. Lincoln Bank Building, ca. 1925 (Minnesota Historical Society Collections)

Figure 2. View on Eighth Street at Hennepin looking west, Pence Building (National Register listed, left) and Lincoln Bank Building (right), January 16, 1952, Norton and Peel (Minnesota Historical Society Collections)

Figure 3. Vault at Lincoln National Bank, Minneapolis, ca. 1925, Charles P. Gibson (Minnesota Historical Society Collections)

Figure 4. Office interior in the Lincoln Bank Building, January 8, 1957, Norton and Peel (Minnesota Historical Society Collections)

Figure 5. Former South Side Office of Northwestern National Bank, 1801 Riverside Avenue, Minneapolis. The two-story building is modest in size and reflects the residential character of the surrounding neighborhood. It is very small compared to the eight-story Lincoln Bank Building, which was the largest of the Northwestern National branch offices. The facade was extensively remodeled in 1946, after the period of significance for branch banks (1922-1929) and the building has lost its historic integrity.

Figure 6. Former Northeast Office of Northwestern National Bank, 1300 Second Street NE, Minneapolis. The two-story building is modest in size and reflects the residential character of the surrounding neighborhood. It is very small compared to the eight-story Lincoln Bank Building, which was the largest of the Northwestern National branch offices.

Figure 7. Former Saint Anthony Falls Office of First National Bank, 328 East Hennepin Avenue, Minneapolis. The two-story building is modest in size and reflects the residential character of the surrounding neighborhood. The exterior has good integrity, but the interior has no trace of its former use and the building is dwarfed in size by the Lincoln Bank Building.

Figure 8. Former West Broadway Office of First National Bank, 1025-1035 West Broadway Avenue, Minneapolis. The two-story building is modest in size and reflects the residential character of the surrounding neighborhood. The storefronts have been filled in with brick and non-historic windows. The building is dwarfed in size by the Lincoln Bank Building.

United States Department of the Interior
National Park Service

**National Register of Historic Places
Continuation Sheet**

Lincoln Bank Building

Name of Property

Hennepin County, Minnesota

County and State

Name of multiple listing (if applicable)

Section number Additional Information Page 2



Figure 1.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Lincoln Bank Building

Name of Property

Hennepin County, Minnesota

County and State

Name of multiple listing (if applicable)

Section number Additional Information Page 3



Figure 2.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Lincoln Bank Building

Name of Property

Hennepin County, Minnesota

County and State

Name of multiple listing (if applicable)

Section number Additional Information Page 4



Figure 3.

United States Department of the Interior
National Park Service

**National Register of Historic Places
Continuation Sheet**

Lincoln Bank Building

Name of Property

Hennepin County, Minnesota

County and State

Name of multiple listing (if applicable)

Section number Additional Information Page 5



Figure 4.

United States Department of the Interior
National Park Service

**National Register of Historic Places
Continuation Sheet**

Lincoln Bank Building

Name of Property

Hennepin County, Minnesota

County and State

Name of multiple listing (if applicable)

Section number Additional Information Page 6



Figure 5.

United States Department of the Interior
National Park Service

**National Register of Historic Places
Continuation Sheet**

Lincoln Bank Building

Name of Property

Hennepin County, Minnesota

County and State

Name of multiple listing (if applicable)

Section number Additional Information Page 7



Figure 6.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Lincoln Bank Building

Name of Property

Hennepin County, Minnesota

County and State

Name of multiple listing (if applicable)

Section number Additional Information Page 8



Figure 7.

United States Department of the Interior
National Park Service

**National Register of Historic Places
Continuation Sheet**

Lincoln Bank Building

Name of Property

Hennepin County, Minnesota

County and State

Name of multiple listing (if applicable)

Section number Additional Information Page 9



Figure 8.

United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Lincoln Bank Building

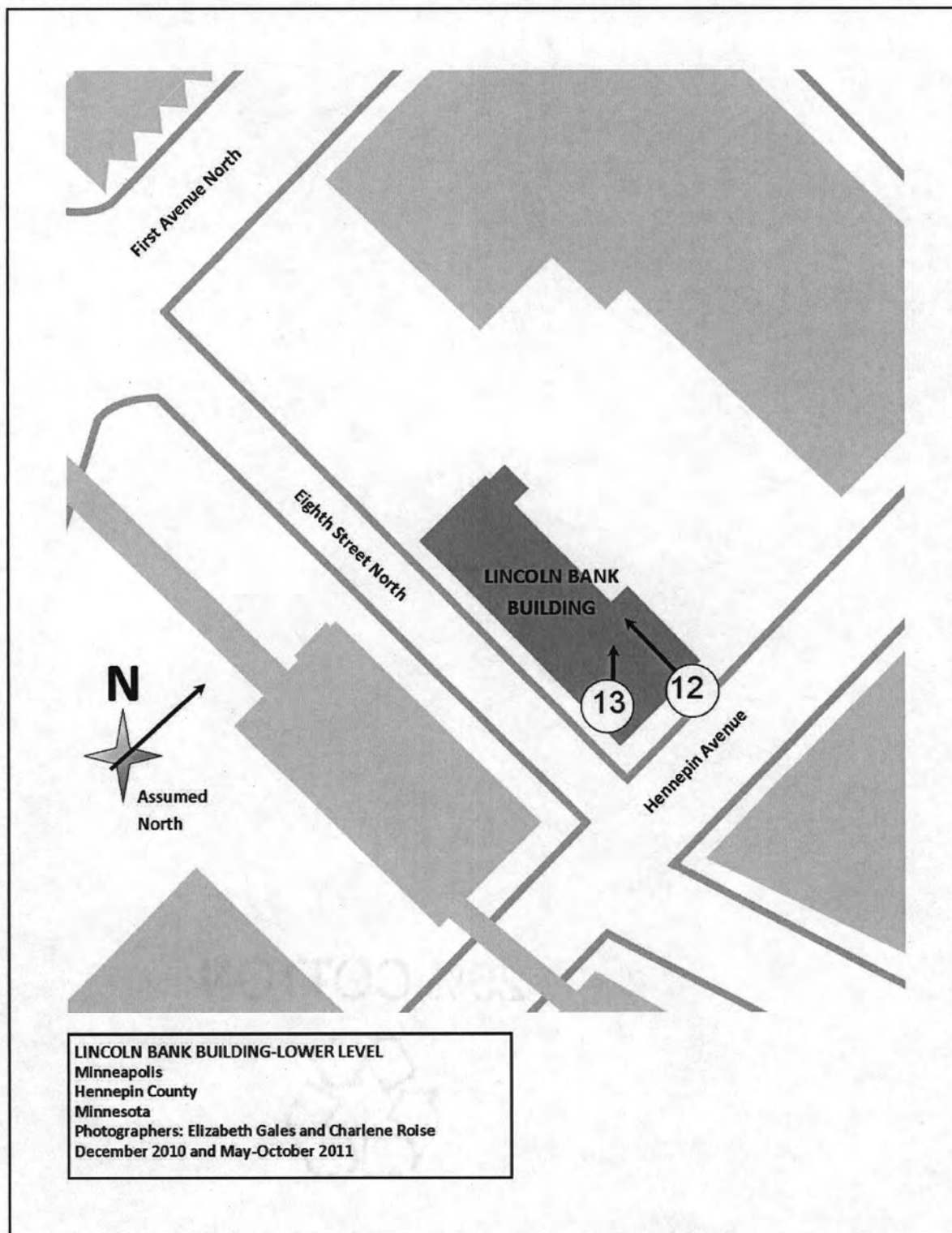
Name of Property

Hennepin County, Minnesota

County and State

Name of multiple listing (if applicable)

Section number Sketch Maps Page 1



United States Department of the Interior
National Park Service

**National Register of Historic Places
Continuation Sheet**

Lincoln Bank Building

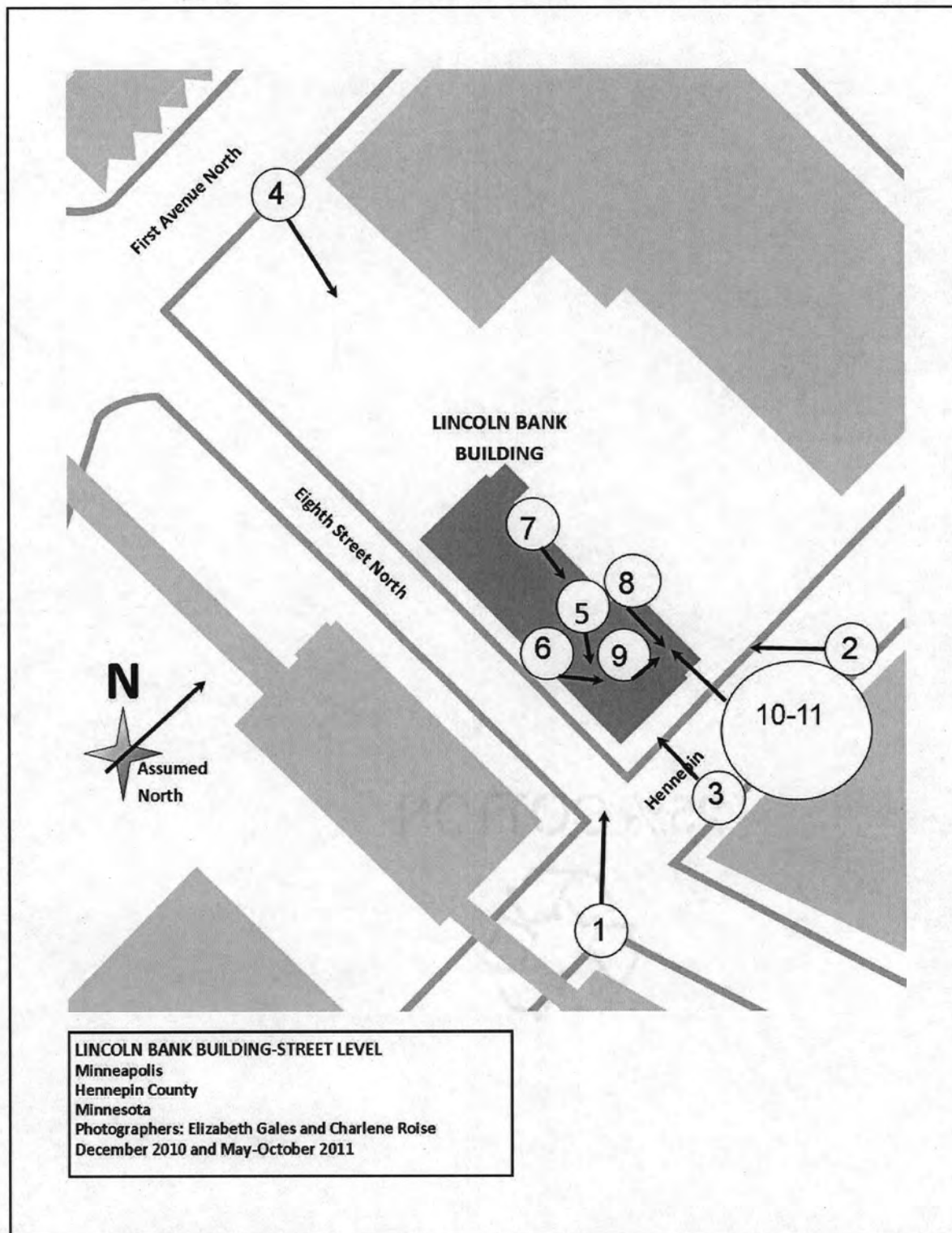
Name of Property

Hennepin County, Minnesota

County and State

Name of multiple listing (if applicable)

Section number Sketch Maps Page 2



United States Department of the Interior
National Park Service

National Register of Historic Places Continuation Sheet

Lincoln Bank Building

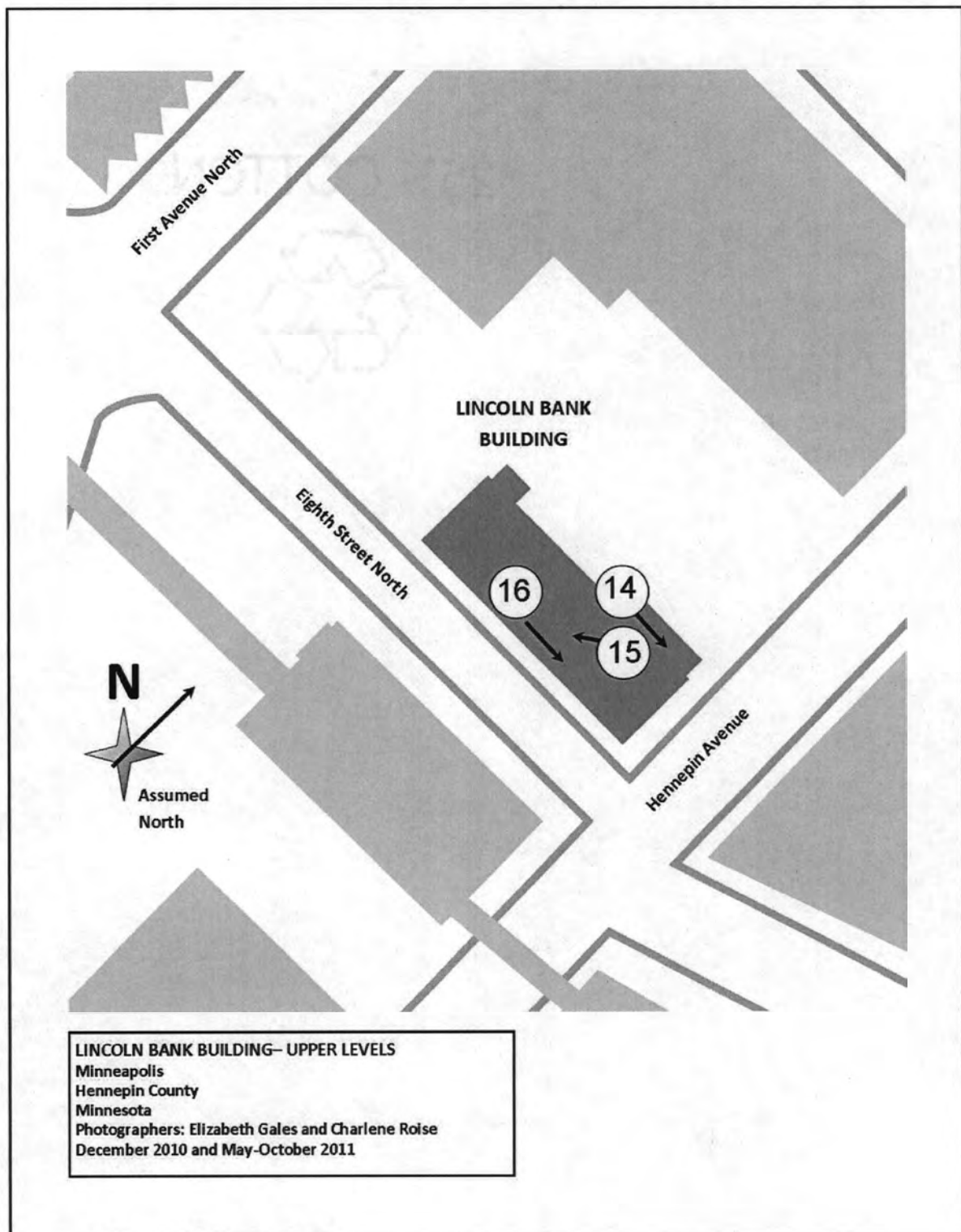
Name of Property

Hennepin County, Minnesota

County and State

Name of multiple listing (if applicable)

Section number Sketch Maps Page 3



UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES
EVALUATION/RETURN SHEET

REQUESTED ACTION: NOMINATION

PROPERTY Lincoln Bank Building
NAME:

MULTIPLE
NAME:

STATE & COUNTY: MINNESOTA, Hennepin

DATE RECEIVED: 08/24/12 DATE OF PENDING LIST: 09/17/12
DATE OF 16TH DAY: 10/02/12 DATE OF 45TH DAY: 10/12/12
DATE OF WEEKLY LIST:

REFERENCE NUMBER: 12000846

REASONS FOR REVIEW:

APPEAL: N DATA PROBLEM: N LANDSCAPE: N LESS THAN 50 YEARS: N
OTHER: N PDIL: Y PERIOD: N PROGRAM UNAPPROVED: N
REQUEST: Y SAMPLE: N SLR DRAFT: N NATIONAL: N

COMMENT PERIOD WAIVED: N REDUCED: N

☒ ACCEPT ☐ RETURN ☐ REJECT ☐ DATE

ABSTRACT/SUMMARY COMMENTS:

RECOM./CRITERIA A

REVIEWER [Signature] DISCIPLINE 10/15/12 Historic

Phone _____ Date _____

DOCUMENTATION see attached comments Y/N see attached SLR Y/N

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



0216539, 0001-001

West Photo, DCD11333, 12/15/11

MN-Hennepin County-Lincoln Bank Bldg-0001



0216539, 0002_002

West Photo, DCD11333, 12/15/11

mm_HennepinCounty-LincolnBankBldg-0002



0216539, 0003, 003

West Photo, DCD11333, 12/15/11

MN Hennepin County - Lincoln Bank Bldg - 0003



0216539, 0004_004

West Photo, DCD11333, 12x15/41

mn Hennepin County - Lincoln Bank Bldg - 0004



0216539, 0005_005

West Photo, DCD11333, 12/15/11

MN Hennepin County Lincoln Bank Bldg 0005



0216539, 0006_006

West Photo, DCD11333, 12/15/11

mn Hennepin County - Lincoln Bank Bldg - 0006



0216539, 0007_007

West Photo, DCD11333, 12/15/11

mn Hennepin County - Lincoln Bank Bldg - 0007



0216539, 0009_009

West Photo, DCD11333, 12/15/11

MN_HennepinCounty-LincolnBank Bldg-0008



Citizenship Classes

Learn the history and culture of the United States. Gain the knowledge and skills you need to become a U.S. citizen. Classes are held on Tuesdays, 6:30-8:30 PM. The next class starts on September 12th. Space is limited, so sign up today!

Cost: \$100 (includes textbook and materials)

Registration: Call (555) 555-5555 or visit www.citizenshipclasses.org

Facebook: www.facebook.com/citizenshipclasses

0216539, 0010_010

West Photo, DCD11333, 12/15/11

MN Hennepin County - Lincoln Bank Bldg - 0009



0216539, 0011-011

West Photo, DCD11333, 12/15/11

MN-Hennepin County-Lincoln Bank Bldg-0010



0216539, 0012_012

West Photo, DCD11333, 12/15/11

MV_HennepinCounty-LincolnBankBldg-0011



0216539, 0013_013

West Photo, DCD11333, 12/15/11

mnv-Hennepin County-Lincoln Bank Bldg-0012



0216539, 0014_014

West Photo, DCD11333, 12/15/11

M/V - Hennepin County - Lincoln Bank Bldg - 0013



0216539, 0015_015

West Photo, D6D11333, 12/15/11

M/V Hennepin County - Lincoln Bank Bldg - 0014



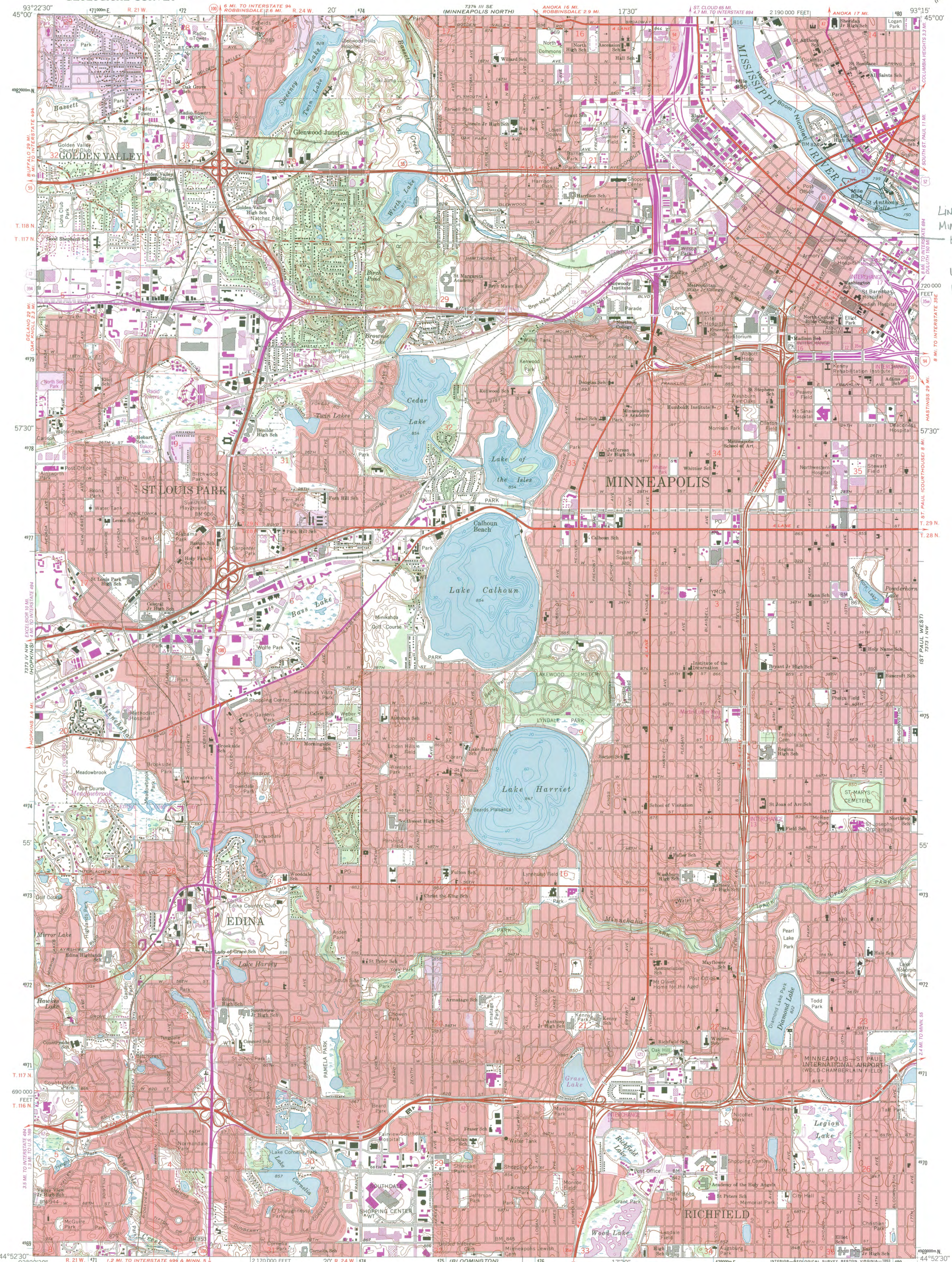
0216539, 0016_016

West Photo, DCD11333, 12/15/11

MN Hennepin County - Lincoln Bank Bldg - 0015

UNITED STATES
DEPARTMENT OF THE INTERIOR
GEOLOGICAL SURVEY

MINNEAPOLIS SOUTH QUADRANGLE
MINNESOTA-HENNEPIN CO.
7.5 MINUTE SERIES (TOPOGRAPHIC)



LINCOLN BANK BUILDING
MINNEAPOLIS,
HENNEPIN CO.,
MINNESOTA
UTM REFERENCE:
15/478240/4980489

Produced by the United States Geological Survey

Control by USGS, NOS/NOAA and USCE

Topography by photogrammetric methods from aerial photographs taken 1947. Field checked 1952. Revised from aerial photographs taken 1966. Field checked 1967. Map edited 1967

Hydrography compiled from information furnished by Minnesota Department of Natural Resources

Projection and 10,000-foot grid ticks: Minnesota coordinate system, south zone (Lambert conformal conic)
1000-meter Universal Transverse Mercator grid ticks, zone 15, shown in blue 1927 North American Datum (NAD 27)

North American Datum of 1983 (NAD 83) is shown by dashed corner ticks
The size of the shift between NAD 27 and NAD 83 for 7.5-minute intersections is given in USGS Bulletin 1875

Red tint indicates areas in which only landmark buildings are shown

SCALE 1:24,000

CONTOUR INTERVAL 10 FEET
NATIONAL GEODETIC VERTICAL DATUM OF 1929

THIS MAP COMPLIES WITH NATIONAL MAP ACCURACY STANDARDS
FOR SALE BY U.S. GEOLOGICAL SURVEY

DENVER, COLORADO 80225, OR RESTON, VIRGINIA 22092

A FOLDER DESCRIBING TOPOGRAPHIC MAPS AND SYMBOLS IS AVAILABLE ON REQUEST

Revisions shown in purple and woodland compiled in cooperation with State of Minnesota agencies from aerial photographs taken 1991 and other sources. This information not field checked. Map edited 1993

ROAD CLASSIFICATION
Heavy-duty ——— Light-duty ———
Medium-duty ——— Unimproved dirt ———
Interstate Route U.S. Route State Route

MINNEAPOLIS SOUTH, MINN.
44093-H3-TF-024

1967
REVISED 1993
DMA 7373 IV NE-SERIES V872





Minneapolis
City of Lakes

**Community Planning &
Economic Development**

Planning Division
250 South 4th Street - Room 110
Minneapolis MN 55415

Office 612-673-2597
Fax 612-673-2728
TTY 612-673-5154

August 10, 2012

Barbara Howard
Deputy State Historic Preservation Officer
345 Kellogg Blvd. W.
St. Paul, MN 55102

Re: National Register of Historic Places Nomination – Lincoln Bank Building

Dear Ms. Howard,

The Minneapolis Heritage Preservation Commission considered the nomination of the Lincoln Bank Building at 730 Hennepin Avenue for the National Register of Historic Places during a meeting on August 7, 2012. They voted unanimously to move forward the staff recommendation that is outlined here:

Staff recommends the Commission adopt this CPED report, approve the nomination, and direct staff to transmit the report and a letter summarizing the report to the State Historic Preservation Officer. The Heritage Preservation Commission adopted this CPED report, **approved** the nomination, and directed staff to transmit the report and a letter summarizing the report to the State Historic Preservation Officer.

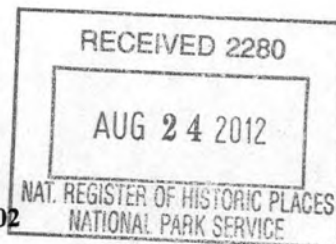
A copy of the staff memo presented to the Minneapolis Heritage Preservation Commission is attached to this letter. Please contact me with any questions that you have

Sincerely,

Joe Bernard, AICP
Senior City Planner
250 South 4th Street - Room 110 PSC
Minneapolis, MN 55415
Direct: (612) 673-2422
Fax: (612) 673-2728
joseph.bernard@minneapolismn.gov

Cc: Charleen Roise, Hess Roise

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



TO: Carol Shull, Keeper
National Register of Historic Places

FROM: Denis P. Gardner

DATE: August 16, 2012

NAME OF PROPERTY: Lincoln Bank Building

COUNTY AND STATE: Hennepin County, Minnesota

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

DOCUMENTATION:

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

STAFF COMMENTS:

This property was previously submitted to the National Park Service as both a Part 1 tax application and as a National Register of Historic Places nomination. While the Minnesota SHPO concluded that the earlier documentations did not demonstrate the historic significance of the property, the office believes that the current nomination does demonstrate the historic significance of the property, thus making the building eligible for the National Register.