

United States Department of the Interior
National Park Service

1002



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: Stony Island Trust & Savings Bank Building
Other names/site number: Stony Island State Savings Bank Building
Name of related multiple property listing:

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

2. Location

Street & number: 6760 South Stony Island Avenue
City or town: Chicago State: IL County: Cook
Not For Publication: Vicinity: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 nomination request for determination of eligibility meets
the documentation standards for registering properties in the National Register of Historic
Places and meets the procedural and professional requirements set forth in 36 CFR Part 60.
In my opinion, the property meets does not meet the National Register Criteria. I
recommend that this property be considered significant at the following
level(s) of significance:

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

[Signature] DSHPO, 11-7-2013
Signature of certifying official/Title: Date

State or Federal agency/bureau or Tribal Government

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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:)

Van Edson H. Beall
Signature of the Keeper

12.31.13
Date of Action

5. Classification

Ownership of Property

(Check as many boxes as apply.)

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

Category of Property

(Check only **one** box.)

- Building(s)
- District
- Site

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Structure

Object

Number of Resources within Property

(Do not include previously listed resources in the count)

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

Number of contributing resources previously listed in the National Register _____

6. Function or Use

Historic Functions

(Enter categories from instructions.)

COMMERCE/TRADE

FINANCIAL

INSTITUTION

Current Functions

(Enter categories from instructions.)

VACANT /

NOT IN USE

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7. Description

Architectural Classification

(Enter categories from instructions.)

LATE 19TH & 20TH
CENTURY
REVIVALS /
CLASSICAL
REVIVAL

Materials: (enter categories from instructions.)

Principal exterior materials of the property:

CONCRETE FOUNDATION
STEEL FRAME
TERRA COTTA WALLS
ASPHALT ROOF

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 Stony Island Trust & Savings Bank Building is a three-story plus basement structure that stands at the northwest corner of South Stony Island Avenue and East 67th Street in Chicago's South Shore neighborhood. The building is rectangular in plan and fills the footprint of its property boundaries. It has a flat roof and is of steel frame construction with masonry exterior bearing walls. While the north and west exterior elevations are mostly clad in common brick, the street-facing east and south elevations are of gray terra cotta with Classical-inspired "temple front" decorative elements including a Doric columned east portico and a pilastered colonnade along the south elevation. Originally dedicated to bank tenants, the first and second floor interior spaces include a large central two-story arcaded banking hall with a coffered barrel-vaulted ceiling surrounded by secondary bank office spaces. The third floor, originally dedicated to rentable office space, retains much of its original wood-and-glass corridor elements. Overall both the interior and exterior of the Stony Island Trust & Savings Bank Building continue to display character-defining elements typical of 1920s Classical Revival Style architecture and 1920s Chicago neighborhood bank design.

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Narrative Description

Site

The Stony Island Trust & Savings Bank Building is located at 6760 South Stony Island Avenue in Chicago's South Shore community, approximately nine miles south of the Loop downtown business district. The building is located two blocks south of Jackson Park at the northwest corner of South Stony Island Avenue and East 67th Street. This wide stretch of Stony Island Avenue south of Jackson Park, once a bustling commercial street, remains a busy auto thoroughfare but has lost most of its early twentieth-century commercial structures. The Stony Island Trust & Savings Bank Building is bordered by a large empty lot to the north and by a mid-century low-rise retail building across 68th Street to the south. More empty lots face the former bank building from the east side of Stony Island Avenue.

East Elevation

The Stony Island Trust & Savings Bank Building has two street-facing elevations, both clad in terra cotta imitative of ashlar gray granite masonry and displaying Classical-inspired decorative elements typical of early twentieth century American "temple front" commercial architecture. The primary east (Stony Island Avenue) elevation is five window bays wide, symmetrically composed, and regularly fenestrated with large window openings at all three stories. The base of building is lined in a dark gray granite base that supports lighter gray ashlar terra cotta above. The dominant feature of the east elevation is a Classical-inspired temple front portico with four free-standing fluted Doric columns that project slightly from the building's face and run up its full three-story height. Doric pilasters are located along the building behind each freestanding portico columns. The outer window bays also display pairs of Doric pilasters that flank the main temple front portico. The third story of the east elevation is topped by a continuous Classical entablature with articulated architrave, frieze, and dentiled cornice, above which is a low parapet wall. The projected portico entablature and parapet are ornately decorated with small terra cotta lion heads along the cornice, a pediment-like peak at the parapet, and a faded applied sign along the center frieze that faintly reads "Southmoor Bank," the institution that occupied the structure from 1946 until approximately 1960.

The primary entrance is located within the center temple front portico bay and is composed of a non-historic metal security door in a mid-century black granite door surround that replaced the original terra cotta door surround. The east elevation is regularly fenestrated, but only one original double hung wood window remains visible at the top right corner of the east elevations. The remaining original windows are now either obscured behind plywood security panels or missing and replaced with contemporary plexiglass.

In addition to its overall temple front composition, the east elevation displays several other elements typical of Classical Revival Style architecture. Window spandrel panels at the east elevation's outer bays are festooned with Classical-inspired ornamental swag reliefs of terra cotta. Windows spandrel panels within the portico area are decorated with relief palmettes and similar swag motifs. Greek-inspired scrollwork runs between the pilasters along the second floor and decorative rondels line the upper frieze. Metal grillwork at the ground level windows and a bronze overnight deposit box located at the north sidewalk level reflect the building's original bank function.

South Elevation

The south elevation facing 67th Street is seven bays wide and expresses similar Classical Revival Style language with its symmetrical massing, dark granite base and lighter terra cotta cladding. The two outer side bays project slightly from the face of the building, creating a symmetrical tri-part composition. The

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face of the south elevation is lined with three-story Doric pilasters similar to those on the east elevation. The third story is topped by a continuous Classical entablature with articulated architrave, frieze, and dentiled cornice and topped by a low parapet wall.

The south elevation is regularly fenestrated; some window openings at the far west end of the building have been infilled with masonry by previous owners. Most of the south elevation's original double hung wood windows are missing and have been filled in with contemporary plexiglass or plywood security panels.

The south elevation displays the same frieze rondels and window spandrel and header panels seen on the east elevation. The east bay's second floor swagged spandrel panel displays a relief cow skull, a common Classical decorative motif. Window openings along the ground level also display their original decorative cast iron grillwork.

West Elevation

The building's west elevation faces a public alley and is clad in common brick. The west elevation retains four third-story windows and second- and third-story metal doors that open onto an iron fire escape. Remaining original door and window openings were filled in with common brick by previous owners.

North Elevation

The north elevation, once a party wall with an adjacent building, is clad in common brick and today faces an empty lot. A third-story light well recess features five original double hung wood windows and is clad in light-colored stucco.

Interior

The building's interior retains its original spatial layout and continues to express its historic function as a bank-office structure. Just inside the east (Stony Island Avenue) entrance is the first floor entry lobby with its original marble door surrounds, terrazzo tile floors and barrel vaulted ceiling. Located just south of the primary entry lobby is an elevator corridor with the original elevator core. Side offices at the northeast and southeast corners of the building retain their original ceiling trim but have seen alterations to their wall and floor finishes. Enclosed just north of the first story entry lobby is the building's main stair hall that houses original wood telephone booths and the original main staircase intact with its metal risers and stringers, terrazzo treads, and decorative iron railings.

Just west of the first floor entry lobby is the two-story banking hall, the largest and most ornately detailed space within the building. The banking hall retains its original plaster archways, terrazzo floors and large coffered barrel vaulted ceiling. One-story high open banking spaces are located on the first floor along the north, south, and west ends of the banking hall. Second-floor open office spaces are accessed by open stairs at the building's north perimeter, by enclosed stairs at the northwest and southwest corner of the building, and by the main staircase and elevator at east end of the building. Second-floor open offices along the north and south ends of the building overlook the two-story banking hall through low balustraded openings that are not original to the space. The west second-floor open office overlooks the first-floor banking hall by way of a balustraded balcony framed by the terminated archway of the banking hall's barrel vaulted ceiling. Although original banking furniture is missing and much of the plaster work within the banking hall has been damaged by water infiltration, particularly at the barrel vaulted ceiling where several large portions are missing, the room retains significant integrity and continues to display

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the spatial layout and decorative elements that make it an excellent Classical Revival Style interior and an excellent example of neighborhood banking hall design.

Along with the open offices overlooking the center banking hall, the building's second floor contains closed offices along its east end. These spaces still retain some of their original wood trim and millwork though much original ceiling, wall, and floor fabric is missing due to changes made by previous owners and to damage from water infiltration.

The building's third floor housed rentable tenant spaces which are still in their original locations configured around a central double loaded corridor lit from above by two rooftop skylights. This corridor retains some of its original wood-and-glass office partitions including some original translucent glass windows and doors. The third floor's northeast corner houses what might have been an executive office or apartment that still displays its original plaster wall trim. Though most third floor finishes show changes made by previous owners, broken interior windows and glass doors, and finishes damaged by water infiltration, the space continues to display the spatial layout and decorative elements typical of early twentieth century American office design.

Basement

The building's basement is accessed by the east end elevator and enclosed main stairway, the enclosed stairways at the building's northwest and southwest corners, and the open stairways at the north and south ends of the center banking hall. The basement retains its original metal security vault though it has seen significant damage due to persistent flooding.

Integrity

The Stony Island Trust & Savings Bank Building retains its original massing and overall structural integrity. The bank has not seen significant additions or alterations to its exterior character and retains its original 1923 appearance. Though limited areas around the Stony Island Avenue entrance door and along the parapet show some missing and damaged units, the exterior terra cotta Stony Island Trust & Savings Bank Building's primary street-facing elevation remains largely intact. Most of the building's original double-hung wood windows have removed although a few remain intact.

The interior's overall spatial layout remains intact along with many of its character-defining Classical Revival style decorative details. Though damaged by past flooding, the bank's original basement vault remains intact in its original location. The building's most significant interior space, the first-floor banking hall, is volumetrically intact but is missing its original banking furniture and some of the plaster coffers at its original barrel vaulted ceiling. Despite these changes, the space retains its original north and south arcades, its west balcony, and its overall expression as a typical banking hall interior. Many of the building's secondary office spaces retain their original plaster ceiling trim. The building's primary stair hall retains its original staircase with its cast iron treads, stringers, and railings, terrazzo treads, wood handrails, and first floor telephone booths. The third floor office tenant floor layout remains intact along with many of its original interior wood and glass doors and windows. Alterations inside the building include the refinishing of some interior ceilings, walls, and floors and the installation of reversible partitions in several areas in the open office spaces surrounding the two-story center banking hall.

Though the building's steel framework and exterior wall construction remain structurally sound, the secondary spaces along the west end of the building on all three stories have seen significant water damage and do not retain much historic integrity.

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The Stony Island Trust & Savings Bank Building's intact exteriors and interiors continue to display the significant and character-defining elements that make the building an excellent example of 1920s Classical Revival Style architecture and Chicago neighborhood bank architecture.

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8. Statement of Significance

Applicable National Register Criteria

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

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

Criteria Considerations

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

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

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Areas of Significance

(Enter categories from instructions.)

COMMERCE

ARCHITECTURE

Period of Significance

1923 – 1931 Commerce
1923 – Architecture

Significant Dates

1923 (date of
construction)

Significant Person

(Complete only if Criterion B is marked above.)

Cultural Affiliation

Architect/Builder

William Gibbons Uffendell

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

Completed in 1923, the Stony Island Trust & Savings Bank Building is locally significant under National Register Criterion A in that it is “associated with events that have made a significant contribution to the broad patterns of our history,” namely the rise in during the 1910s and 1920s of local Chicago neighborhood banking institutions. The building is also locally significant under National Register Criterion C in that it “embod[ies] the distinctive characteristics of a type, period, or method of construction,” namely as a locally significant and well preserved example of Classical Revival Style “temple front” commercial design and early twentieth-century Chicago neighborhood banking architecture. The Stony Island Trust & Savings Bank was among dozens of small Chicago neighborhood banks constructed in the late 1910s and 1920s, most of them in monumental Classical Revival Style. Owned by and catering to members of the local community, the Stony Island Trust & Savings Bank Building became a center of Chicago South Shore economic life and a symbol of growing neighborhood prosperity. As one of the few remaining early twentieth century commercial structures along this stretch of Stony Island Avenue, the Stony Island Trust & Savings Bank Building continues to reflect the prosperity of the once thriving Chicago South Shore commercial and entertainment district. The period of significance for the bank’s commercial history is from 1923, the date it was completed, until 1931, the date the bank closed. The period of significance for its Classical Revival Style architecture is 1923.

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

The Stony Island Trust & Savings Bank Building was completed in 1923 to meet the rising need for financial services in Chicago’s South Shore neighborhood. The Stony Island Trust & Savings Bank was among many early twentieth century Chicago banks formed by wealthy community businessmen to cater to middle- and working-class customers and businesses. To house their new institutions, these new local bankers commissioned local architects like William Gibbons Uffendell to build bank buildings with monumental Classical-inspired elements to express the power and prosperity of these institutions within their communities. Typical of neighborhood bank buildings, Uffendell’s design for the Stony Island Trust & Savings Bank Building of 1923 borrowed stylistic and functional elements from large downtown bank buildings scaled to fit the bank’s South Shore location and the needs of the community.

Chicago’s South Shore Neighborhood

According to a 1922 Press Club of Chicago reference book, the Stony Island Trust & Savings Bank “dr[ew] its trade from one of the wealthiest residential districts in Chicago,” namely the South Shore neighborhood located approximately nine miles south of the down town Loop central business district.¹

Originally part of the Township of Hyde Park, South Shore was largely unsettled before the 1881 construction of an Illinois Central Railroad Station at what is today 71st Street and Jeffrey Boulevard. The annexation of the area to the City of Chicago in 1889 along with the 1893 World’s Columbian Exposition held in nearby Jackson Park sparked a turn-of-the-century South Shore real estate boom that attracted new

¹ Press Club of Chicago Official Reference Book, 115.

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predominantly Irish- and German-American residents resettling from the nearby Washington Park neighborhood. The construction of the Jackson Park Highlands neighborhood (bounded by 67th and 71st Streets and Euclid and Creiger Avenues) in 1905 and the South Shore Country Club (7059 S. South Shore Drive) along Lake Michigan cemented South Shore's reputation as an affluent upper-middle-class Chicago community.

After a decade of economic stagnation, the neighborhood saw another wave of newcomers in the late 1910s and early 1920s, adding English, Welsh, Swedish, and German and Russian Jews to an already diverse group of residents. The neighborhood's proximity to Jackson Park to the north and Lake Michigan to the east along with local railway and streetcar systems connecting commuters to downtown Chicago made South Shore an attractive home for Chicagoans of all incomes and ethnicities. South Shore's population doubled between 1920 and 1930, creating a prosperous ever-growing clientele for new commercial opportunities and for the banks that helped finance them. The stretch of Stony Island Avenue just south of 67th Street and Jackson Park became one of the hearts of 1920s South Shore economic life with the construction of new hotels, commercial structures, and financial institutions like the Stony Island Trust & Savings Bank Building.

After a development peak in the 1950s, disinvestment along South Shore's Stony Island Avenue led to the demolition of almost all of the commercial corridor's early twentieth century structures. The Stony Island Trust and Savings is one of the only former commercial district structures that survive today.

Early Twentieth Century Chicago Neighborhood Banking

While the nation boasted several thousand operating banks in the late 1800s, most were located in the downtown financial centers of the America's largest cities and primarily benefited wealthy urban industrialists and investors. Middle and working class Americans did not generally require bank-offered savings accounts or loans until the turn of the twentieth century when increased prosperity across class divides, spurred by higher production and improved wages, helped boost the wealth of less affluent Americans and increased demand for local financial services. The spending potential of America's new consumer class inspired many enterprising bank directors to begin offering banking products that specifically targeted middle-class patrons, including affordable checking and savings accounts, special vacation and "Christmas club" savings accounts, small personal and business loans, and even credit to invest in stocks. The creation between 1890 and 1930 of this new financial services market spurred the formation of over 23,000 new savings banks nationwide intended to serve middle and working class Americans.²

During this period of unprecedented market expansion though many of the country's powerful downtown banking bodies sought to expand their domains with branch banks, the concept of branch banking was on the whole distrusted by most Americans and generally frowned upon by financial institutions, so much so that many state governments severely limited the practice. Chicago's own banking culture was not immune to this distaste for branch banking; Illinois's 1870 state constitution expressly restricted banks from conducting business outside of their single home offices and a 1923 act passed in the Illinois legislature reiterated the state legislature's opposition to branch banking, barring the state's leading banks from reaping benefits from local satellite locations (branch banking was not legalized in Illinois until 1967).³

² Charles Belfoure, Monuments to Money: The Architecture of American Banks (Jefferson, North Carolina: McFarland & Company, Inc., 2005), 5, 124-129, 133-134

³ Larry E. Schweikart, The Encyclopedia of Chicago, "Commercial Banking", <http://www.encyclopedia.chicagohistory.org/pages/108.html>.

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With large Chicago banks barred from branching out into the city's small urban neighborhoods, the provision of financial services in communities like South Shore fell to resourceful local businessmen who could obtain state charters and establish small banks to meet growing local demand. This new generation of early twentieth century neighborhood bankers located their new bank ventures closer to their customers along busy commercial thoroughfares, usually at prominent commercial intersections amidst local shops, restaurants and theaters, conveniently near streetcar and elevated rail lines. Their new banks offered a wide list of services including checking and savings accounts for industrious working families, loans to aspiring homebuyers, and low interest credit to more adventurous developers and players of the stock market.⁴

The success of these small neighborhood banks in Chicago was immediate. Between 1900 and 1914, the number of Chicago neighborhood banks multiplied six-fold from 11 to 66. By 1925, this number had nearly tripled to 173 and peaked in January 1929 with 195 neighborhood banks citywide. These neighborhood banks soon became "the engines that propelled the economy of the[ir] communit[ies], providing capital for factories and businesses and instilling the virtue of thrift...."⁵ Often working unhindered by local competition, neighborhood banks, like their larger forbearers downtown, wielded enormous power within their communities and played decisive roles in the successes (and failures) of local economies. The accomplishments of Chicago neighborhood banks like the Stony Island Trust & Savings Bank were also used by local bank directors, realtors, and citizens as potent community marketing tools, their strength signaling overall community prosperity and attracting new residents and investment to many of the city's outlying neighborhoods.⁶

History of the Stony Island Trust & Savings Bank Building

The Stony Island Trust & Savings Bank Building was built for the Stony Island Trust & Savings Bank, a private financial institution founded in 1917 to serve Chicago's South Shore community. The company was purchased in 1921 by a group led by Foster C. Scott, a thirty-two year old South Shore lawyer and businessman. As a newly-appointed bank president, Scott soon sought to replace the bank's older headquarters at 6822 S. Stony Island Avenue (demolished). The new structure at Stony Island and 68th Street was intended to be large enough to accommodate a new trust department and a new banking hall for its growing clientele. Initial designs published in the Chicago Daily Tribune showed an eight-story so-called "baby skyscraper" costing approximately \$500,000 with a basement safe deposit box facility, a large two-story banking hall at sidewalk level, and six stories of residential apartments above. This proposed "baby skyscraper" would have towered over its Stony Island Avenue neighbors and was quickly scaled back. Scott and his architect removed the top five stories from the plans but retained the overall design for the basement safe deposit facility, first and second story banking hall and bank offices, and third story office rental space. Builder Frank Burk began construction on the Stony Island Trust & Savings Bank Building in the summer of 1922. The building was completed for \$250,000 and opened its doors for business in late 1923.⁷

Klebaner, Benjamin J., American Commercial Banking: A History (Boston: Twayne Publishers, 1990), 133-134.
F. Cyril James, The Growth of Chicago Banks, Vol.2 (New York: J. & J. Harper Editions, 1938), 954-959.

⁴ Belfoure, 124-129, 133-134.

⁵ Belfoure, 5.

⁶ Landmark Designation Report: Neighborhood Bank Buildings.

⁷ "Chicago, Ill.," United States Investor (April 7, 1917), 458 (6).

Press Club of Chicago Official Reference Book (Chicago: Press Club of Chicago, 1922), 110, 115.

"Bank & Apt. Bldg," The American Contractor (May 6, 1922), 52.

"Bank Plans Tall Home of its Own," Chicago Daily Tribune (May 7, 1922), 28.

"\$500,000 South Side Bank Building," Chicago Daily Tribune (May 7, 1922), 27.

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At first, the confidence and stability expressed by the bank's new headquarters appeared well placed. In the year after Scott's takeover of the company, the bank's capital tripled from \$200,000 to \$600,000. The bank's extraordinary success would not last, however. After a series of ownership changes and financial scandals, the Stony Island Trust & Savings Bank closed its doors in 1931, a testament to the precarious state of the late 1920s banking industry and of the American economy as a whole at the onset of the Great Depression. The banking hall lay shuttered for fifteen years until it was purchased in 1946 for the headquarters of the new Southmoor State Bank which occupied the building until the early 1960s. The next tenant, Guaranty Bank, remained in the building until about 1980 when the property was taken over by the Chicago Metro Mutual Association. The Stony Island Trust and Savings Bank Building has been vacant since the 1980s.⁸

20th Century Classical Revival Style Architecture

The Stony Island Trust & Savings Bank displays the architectural characteristics typical of the Classical Revival Style, the dominant architectural style of the American banking sector between 1890 and 1930. Embracing ancient Greek and Roman principles of massing, symmetry, Classical orders, and decoration, the Classical Revival Style has had many periods of popularity in the United States starting at the founding of the country and continuing through the nineteenth century. The last American Classical Revival period (1885-1940) produced a new variety of large-scale public buildings inspired by the imposing neoclassical designs coming out of the Ecole des Beaux-Arts in Paris. This robust and grandiose new architectural aesthetic was celebrated at the influential 1893 World's Columbian Exposition in Chicago, a nationwide cultural event that reinforced the Classical Revival's "Beaux Arts" strain as the dominant style for government, institutional, and banking architecture for the next forty years.

One of the most important banking centers in the country, Chicago's early twentieth-century banking institutions expressed their wealth and power by building imposing Beaux Arts Classical bank and office buildings in the city's downtown Loop financial district. Inspired by the work of New York firms like McKim Mead & White and Alfred C. Bossom, Chicago's largest and best examples of Classical Revival Style bank architecture—the Northern Trust Company Building (designed by Frost & Granger, completed 1905, extant), the Continental & Commercial Bank Building (designed by Graham, Burnham & Co., completed 1914, extant), the Federal Reserve Bank Building (designed by Graham, Anderson, Probst & White, completed 1922, extant), the Illinois Merchants Bank Building (designed by Graham, Anderson, Probst, & White, completed 1924, extant)—are all monolithic, symmetrically-composed works clad in stone and terra cotta displaying traditional Classical elements with nods to the grand ornamental scale of Beaux Arts Classicism.⁹

Architects for Chicago's neighborhood banks attempted to adopt the same serene monumentality of larger downtown banks using a popular Classical compositional form described as a "temple front" form by architectural historian Richard Longstreth. Originally developed for smaller government, institutional, and religious buildings, the temple front form became a popular banking architectural style in the early nineteenth century and continued through the 1920s. The small one- to three-story scale of temple front banking structures allowed their architects to clad them in the guises of ancient Greek and Roman temples, always symmetrically-composed, usually with columned or pilastered front porticos with upper

⁸ "Ill. Chicago," Engineering News-Record (Vol.88, No.20: May 18, 1922), 256.

"Bank & Offices," The American Contractor (September 16, 1922), 43.

Building Permit, September 18 1922, Permit No. 72025.

⁸ Langland, James, ed., Chicago Daily News Almanac and Year-Book for 1922 (Chicago: Chicago Daily News, 1921), 914.
Press Club of Chicago Official Reference Book, 115.

⁹ Alice Sinkevitch, ed. AIA Guide to Chicago (New York: Harcourt, 2004), 77-79.

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Classical pediments. Other examples of Chicago's temple front neighborhood bank architecture include Fullerton State Bank at 1425 West Fullerton Avenue (designed by Karl M. Vitzhum, completed 1923, extant) and the Marquette Park State Bank at 6314 South Western Avenue (designed by Karl M. Vitzhum & Co., completed 1925, extant). William Gibbons Uffendell, architect of the Stony Island Trust & Savings Bank, himself completed several other Chicago temple front bank projects including the Columbia State Bank Building at 5146 West Chicago Avenue (completed 1926, demolished).¹⁰

Uffendell's 1923 design for the Stony Island Trust & Savings Bank Building displays all the hallmark features of Classical Revival temple front bank architecture and remains an excellent example of the style in Chicago's South Shore community. Its design displays overriding symmetry in both plan and elevation and traditional Classical columns, arches, entablatures, and pediments, all composed using the Classical order system. Its street facing elevations display a portico temple front with colossal Doric columns, inset pilasters, ornamented entablature, Greek scrollwork, frieze rondels, and spandrel and header panels decorated with cow skulls, swag, and palmettes. Inside, its barrel vaulted interior banking hall displays coffered plaster ceilings and ground level arcades typical of bank interiors of the period.

20th Century Chicago Neighborhood Bank Architecture

Uffendell's design for the Stony Island Trust & Savings Bank Building drew heavily on the work of more prominent East Coast architects and a decades-old portfolio of influential Greek and Roman Revival Style American bank architecture. While most small outlying neighborhood banks of the nineteenth century were housed in small storefronts or residences, America's more prominent and powerful downtown banks were housed in monumental purpose-built structures constructed in popular Classical-inspired architectural styles. The popular application of monumental Beaux Arts Classicism to American financial structures began in 1893, the same year as the World's Columbian Exposition, with the construction of the three-story Bowery Savings Bank in New York (designed by McKim Mead & White, completed 1895, extant). The Bowery Saving Bank's temple front facades and columned double-height banking helped set a stylistic standard repeated in McKim Mead & White's Knickerbocker Trust Company Building in New York (completed 1905, extant but altered) and the Bank of Montreal Head Office in Montreal, Quebec (completed 1905, extant) and helped reinforce the firm's position as the leading exponents of American Beaux Arts Classicism and established strong Classical-inspired models for American banking architecture for the new century.¹¹

English-born New York architect Alfred C. Bossom (1881-1965) expanded upon McKim Mead & White's bank designs became well known for his designs for the country's grandest new bank buildings, especially those located in far-flung locations far away from large financial centers. His designs ranged from tall bank-office skyscrapers like the eighteen-story First National Bank Building in Richmond, Virginia (completed 1913, extant) and the seventeen-story American Exchange National Bank in Dallas, Texas (completed 1918, demolished), to small single-occupant structures like the three-story domed Lynchburg National Bank in Lynchburg, Virginia (completed 1916, extant), the three-story Greek temple front Charlotte National Bank Building in Charlotte, North Carolina (completed 1919, demolished), and the four-story Roman triumphal arch-inspired Virginia Trust Company in Richmond (completed 1920,

¹⁰ Commission on Chicago Landmarks, Landmark Designation Report: Neighborhood Bank Buildings (December 6, 2007). Richard Longstreth, The Buildings of Main Street: A Guide to American Commercial Architecture (Washington, D.C.: Preservation Press, 1987), 100.

"\$250,000 Bank Building for Chicago Avenue," Chicago Daily Tribune (January 3, 1926), B3.

¹¹ Belfoure, 135.

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extant).¹² Bossom's success as a designer of both large and small scale banks made him a much sought after expert in early twentieth century banking architecture and Bossom's essays on bank building in financial and architecture periodicals in the 1910s offered tried and proven design principles to aspiring bank architects. New bank structures, Bossom advised in a 1911 Bankers Magazine essay entitled "The Requirements of Modern Bank Building. "should be distinctive, should look like a BANK and should call attention to itself by its substantial and conservative appearance," namely by avoiding frivolous Victorian-era styles and instead calling on "traditional" Classical styles to convey permanence and security.¹³ "Solidity," Bossom continued, "cannot be too strongly impressed upon the outside of the building," suggesting the use of durable "first-class" exterior materials such as stone to give "the impression of security."¹⁴ An attractive, well-built bank building would not only attract customers but also high-paying office tenants, Bossom explained, "a great advantage over an ordinary business building in that its customers prefer... to have an office under the same roof... and they are generally willing to pay larger rentals in consequence."¹⁵

The lessons of well-known architects like McKim Mead & White and Alfred C. Bossom fueled local builders' determinations to turn their new community bank structures into instant neighborhood landmarks. Between 1910 and 1930, dozens of newly chartered Chicago neighborhood banks built small scale Classical-inspired banking halls along busy commercial streets in nearly every neighborhood across the city. On the city's North Side, examples included Swedish American State Bank Building at 5400 North Clark Street (designed by Ottenheimer, Stern & Reichert, completed 1913, extant) and the Fullerton State Bank Building at 1423-1427 West Fullerton Avenue (designed by K.M. Vitzhum & Co., completed 1923, extant). On the West Side, examples included the Logan Square Trust and Savings Bank at 2551 North Milwaukee Avenue (designed by Weary & Alford, completed 1922, extant) and the Kimbell Trust & Savings Bank at 3600 West Fullerton Avenue (designed by William Gibbons Uffendell, completed 1924, extant). On the South Side, examples included the Calumet National Bank at 9117 South Commercial Avenue (designed by John Domicksen, completed 1910, extant), the South Side Trust and Savings Bank at 4959 South Cottage Grove Avenue (designed by Albert A. Schwartz, completed 1922, extant), and the Stony Island Trust and Savings Bank Building (completed 1923).

The Stony Island Trust & Savings Bank remains among a small group of 1920s neighborhood banks that survive on the south side of Chicago. Other intact examples include Depositors' State Bank at the southeast corner of Ashland Avenue and 47th Street (also designed by William Gibbons Uffendell, completed 1923) and Washington Park National Bank (designed by architect Albert A. Schwartz, completed 1924) at the southeast corner of Cottage Grove Avenue and 63rd Street. Like these other neighborhood banks, Uffendell's work on Stony Island Avenue has intact and ostentatiously ornamented Classical Revival terra cotta façades and closely follows architect Alfred C. Bossom's call for an "externally... distinctive" bank structure like truly "look[s] like a BANK."

Architect William Gibbons Uffendell (1877-1953)

Born in England in 1877, William Gibbons Uffendell immigrated to the United States as a child in 1884. After attending architecture school at the University of Notre Dame in South Bend, Illinois, Uffendell

¹² "Advertisement for Alfred C. Bossom, Bank Architect & Equipment Engineer," Bankers Magazine (Vol.102, No.1: January 1921), 202.

Alfred C. Bossom, "Portfolio of Modern Bank Work," Bankers Magazine (Vol.105, No.5: November 1922).

¹³ Alfred C. Bossom, "The Requirements of a Modern Banking Building," Bankers Magazine (Vol.83, No.5: November 1911), 658-59.

¹⁴ "The Requirements of a Modern Banking Building," 659.

¹⁵ Ibid.

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worked as a draftsman for the Isthmian Canal Commission and as an architect for Chicago-based International Harvester.¹⁶ From 1912 until the late 1910s, Uffendell partnered with engineer Nicholas H. Holmes in designing factories, warehouses, power plants, foundries, machine shops, and most notably the seven-story International Harvester warehouse (now demolished) located at the company's McCormick Works at Blue Island and Western Avenues (also demolished).¹⁷

After his short-lived partnership with Nicholas Holmes, Uffendell set up independent practice in Chicago's where his work of the late 1910s and 1920s included primarily local industrial buildings. From 1922 to 1925 however, Uffendell designed several Chicago neighborhood banks for sites across the city. His bank commissions over this three-year period included Bowmanville National Bank at 4800 N. Western Avenue (completed 1922, demolished), Evanston Trust and Savings Bank at the northwest corner of Main Street and Chicago Avenue in Evanston (completed 1923, demolished), Depositors' State Bank at the southeast corner of Ashland Avenue and 47th Street (completed 1923, extant), Stony Island Savings and Trust Bank at 6760 S. Stony Island Avenue (completed 1923, extant), Marshfield Trust and Savings Bank at 3303-3325 N. Lincoln Avenue (completed 1925, extant, designated a Chicago Landmark in 2008), Kimbell Trust and Savings Bank at 3600-3604 W. Fullerton (completed 1925, extant, designated a Chicago Landmark in 2008), and Columbia State Savings Bank at 5146 W. Chicago (completed 1925, demolished).¹⁸

Conclusion

The Stony Island Trust & Savings Bank Building is one of few remaining early twentieth-century commercial structures in its former South Shore commercial and entertainment district. With its elaborate Classical-inspired terra cotta facades and interior banking hall and offices, the building is a locally significant example of Classical Revival Style "temple front" commercial design and early twentieth-century Chicago neighborhood banking architecture.

¹⁶ The Notre Dame Alumnus (February 1938), 106.

Annual Report of the Isthmian Canal Commission (Washington, D.C.: Government Printing Office, 1905), 318.

¹⁷ B.C. Macleod, "New Warehouse at McCormick's," The Harvester World (Vol.3, No.11: November 1912), 31.

"Burning Shavings for Fuel at a Turbo-Generator Plant," Engineering Record (March 16, 1912), 293.

"The International Harvester Co. Warehouse," Universal Bulletin (April 1914), 72-74.

"W. Gibbons Uffendell," The Foundry (June 1912), 256.

"W. Gibbons Uffendell," The Brickbuilder (Vol.21, No.5: May 1912), 142.

¹⁸ AIA Guide to Chicago, 235.

"Evanston Trust & Savings Bank Building," Chicago Daily Tribune (July 11, 1923).

"At Lincoln and Marshfield," Chicago Daily Tribune (March 4, 1923).

"Depositors' State Bank," Chicago Daily Tribune (September 16, 1923).

Stony Island Trust & Savings Bank Building
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9. Major Bibliographical References

Bibliography (Cite the books, articles, and other sources used in preparing this form.)

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- "Bank Plans Tall Home Of Its Own On Stony Island," Chicago Daily Tribune, 7 May 1922, 28.
- Belfoure, Charles. Monuments to Money: The Architecture of American Banks. Jefferson, N.C.: McFarland & Co., 2005.
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- Schweikart, Larry E. "Banking, Commercial," Encyclopedia of Chicago, online edition, <http://www.encyclopedia.chicagohistory.org/pages/108.html>
- Sinkevitch, Alice. AIA Guide to Chicago. New York: Harcourt Brace, 1993.

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Previous documentation on file (NPS):

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

Primary location of additional data:

- State Historic Preservation Office
- Other State agency
- Federal agency
- Local government
- University
- Other
- Name of repository: Chicago Public Library

Historic Resources Survey Number (if assigned): _____

10. Geographical Data

Acreeage of Property Less than one acre

Use either the UTM system or latitude/longitude coordinates

Latitude/Longitude Coordinates

Datum if other than WGS84: _____
(enter coordinates to 6 decimal places)

- 1. Latitude: 41.771683 Longitude: -87.586639
- 2. Latitude: Longitude:
- 3. Latitude: Longitude:
- 4. Latitude: Longitude:

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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 19 and 20 in Bass and Edmond's Subdivision of the east 256 feet of the north 1/2 of the northeast 1/4 of the southeast 1/4 of Section 23, Township 38 North, Range 14, east of the third principal meridian, in Cook County, Illinois

Boundary Justification (Explain why the boundaries were selected.)

The boundaries encompass the entire parcel of land associated with the Stony Island Trust & Savings Bank Building in Chicago, Cook County, Illinois.

11. Form Prepared By

name/title: John D. Cramer
organization: MacRostie Historic Advisors
street & number: 53 West Jackson Blvd., Suite 1323
city or town: Chicago state: IL zip code: 60604
e-mail jcramer@mac-ha.com
telephone: 312.786.1700 x7010
date: May 20, 2013

Stony Island Trust & Savings Bank Building
Name of Property

Cook County, IL
County and State

Additional Documentation

Submit the following items with the completed form:

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

Photographs

Submit clear and descriptive photographs. The size of each 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: Stony Island Bank

City or Vicinity: Chicago

County: Cook

State: IL

Photographer: John Cramer

Date Photographed: April 2013

Stony Island Trust & Savings Bank Building
Name of Property

Cook County, IL
County and State

Description of Photograph(s) and number:

- 1 of 15: Stony Island Trust & Savings Bank Building and Stony Island Avenue looking north
- 2 of 15: East elevation, looking west
- 3 of 15: South elevation, looking northwest
- 4 of 15: East portico entablature and parapet detail
- 5 of 15: North elevation, looking south
- 6 of 15: West elevation, looking east
- 7 of 15: First floor lobby, looking west toward front door
- 8 of 15: Enclosed main stairway, looking northeast
- 9 of 15: First floor banking hall, looking west
- 10 of 15: First floor banking hall, looking west at second floor open offices
- 11 of 15: First floor banking hall, coffered ceiling detail
- 12 of 15: Second floor open office, looking west
- 13 of 15: Second floor open office, looking east
- 14 of 15: Third floor rental office corridor, looking west
- 15 of 15: Typical third floor rental office, looking northeast

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.

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Figure 2: Stony Island Trust & Savings Bank Building, east and south elevations, circa 1925. Source: Chuckman's Chicago Collection.

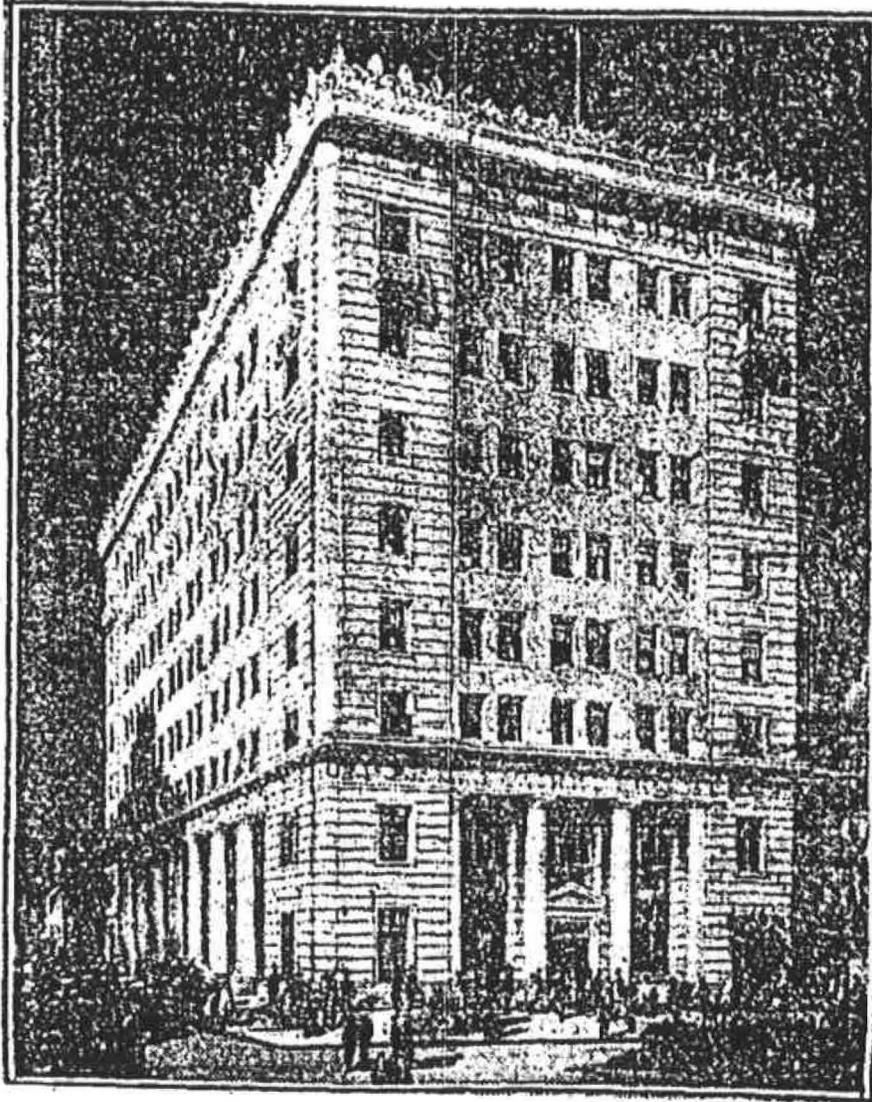


Figure 3: The South Shore Neighborhood c. 1925. Arrow points to the Stony Island Trust Savings Bank Building. Source: Chuckman's Chicago Collection
Sections 9-end page 25

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\$500,000 South Side Bank Building



The new \$500,000 home of the Stony Island Trust and Savings bank, to be at the northwest corner of 68th and Stony Island, was designed by Architect W. Gibbons Uffendell. It will be of cut stone. Further details are given in an adjoining column.

Figure 4: Early proposed elevation for the Stony Island Trust & Savings Bank Building. The five upper stories were removed from the final design.

Source: Chicago Daily News, May 2, 1922.

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Figure 5: The Stony Island Trust & Savings Bank Building c.1960. Source: Flickrriver.com



Figure 6: The Stony Island Trust & Savings Bank Building and Stony Island Avenue looking north c.1955. Source: Chicago History Museum

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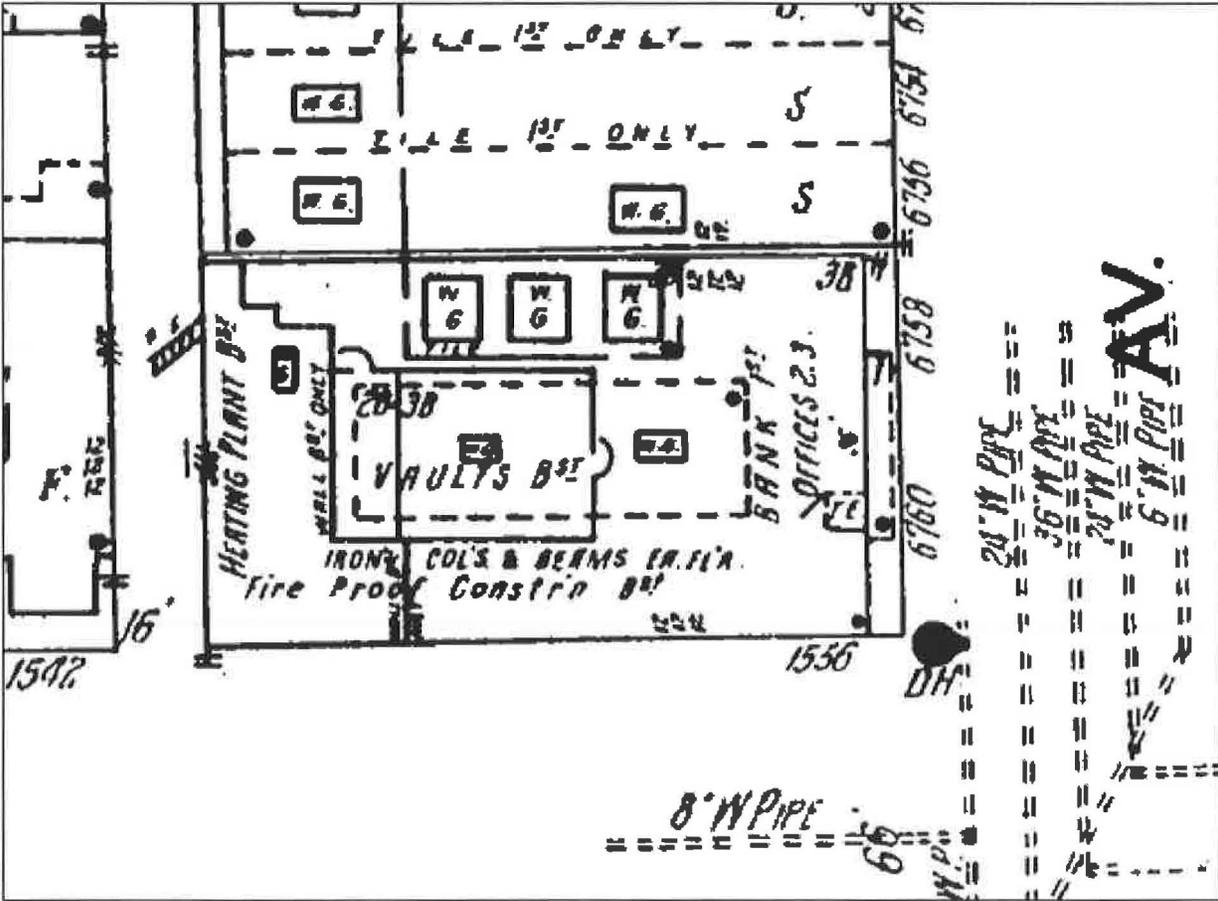


Figure 7: Sanborn Fire Insurance Map of Stony Island Trust & Savings Bank, 1926
Source: Sanborn Fire Insurance Map, Chicago 1905-1951, Vol.16,1 1926, Sheet 78

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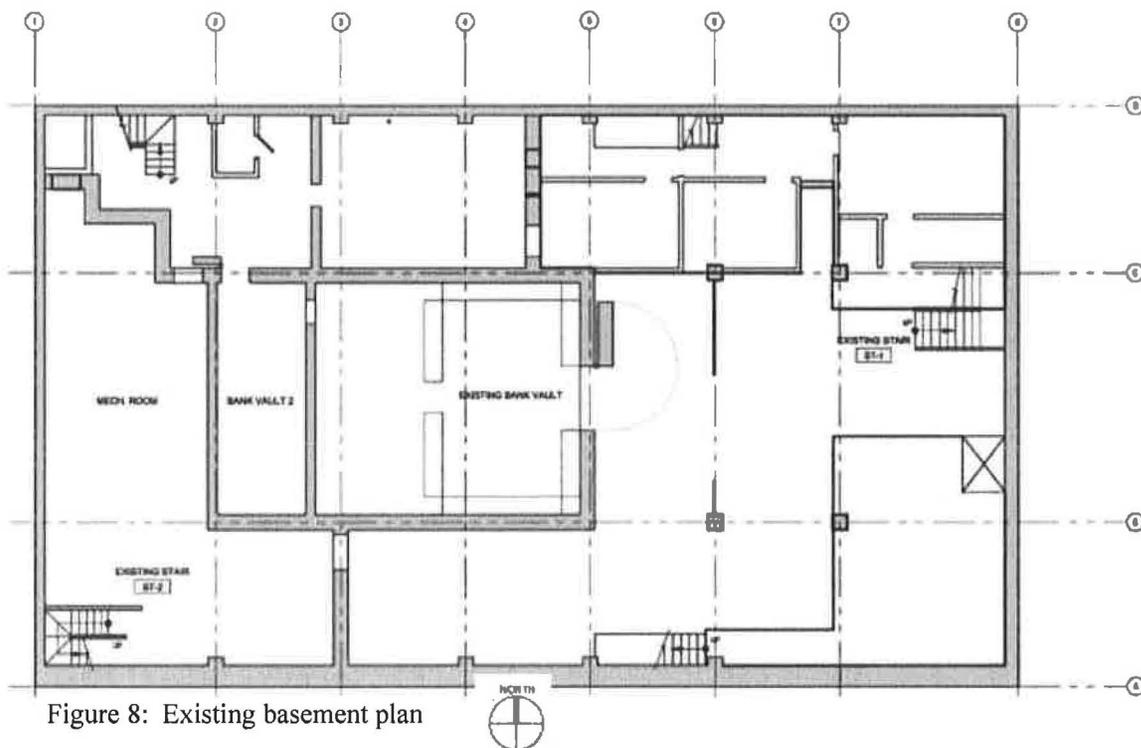


Figure 8: Existing basement plan

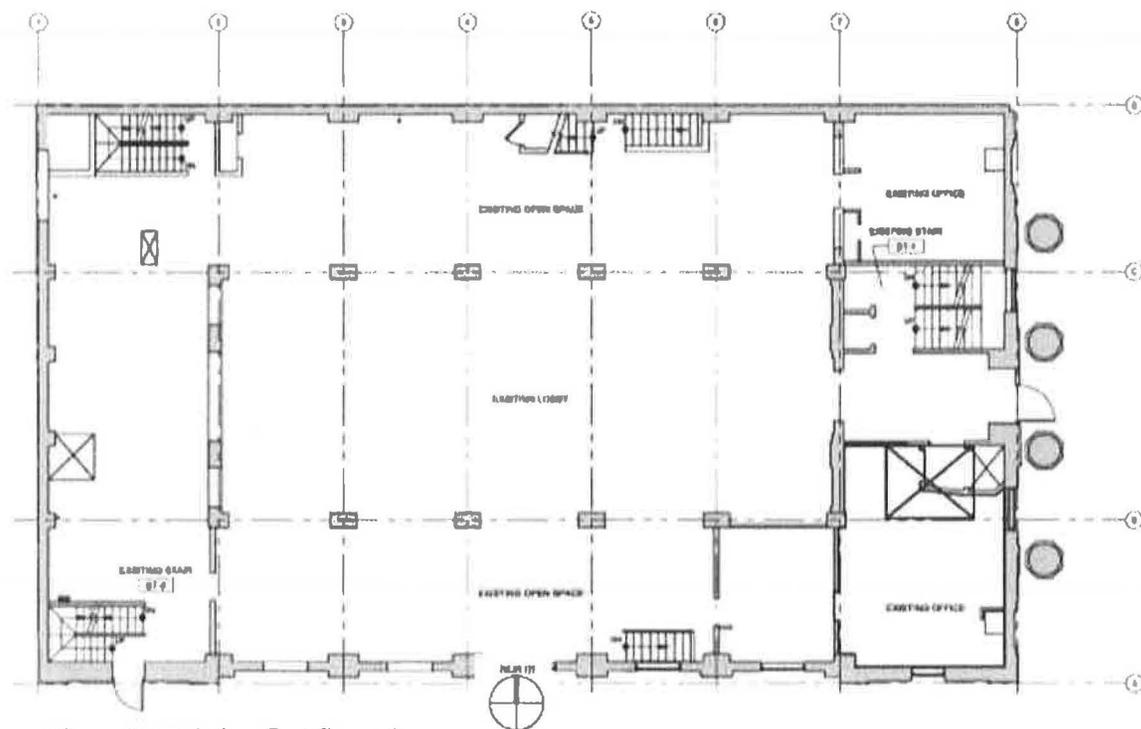


Figure 9: Existing first floor plan

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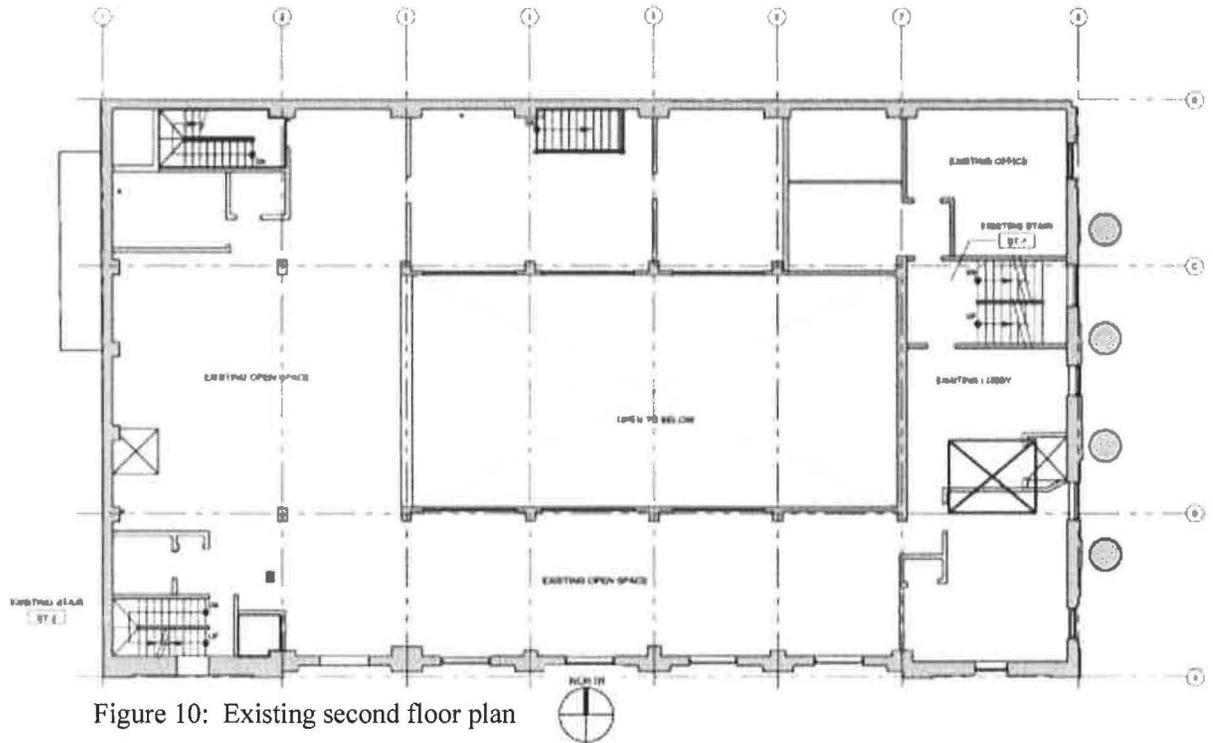


Figure 10: Existing second floor plan

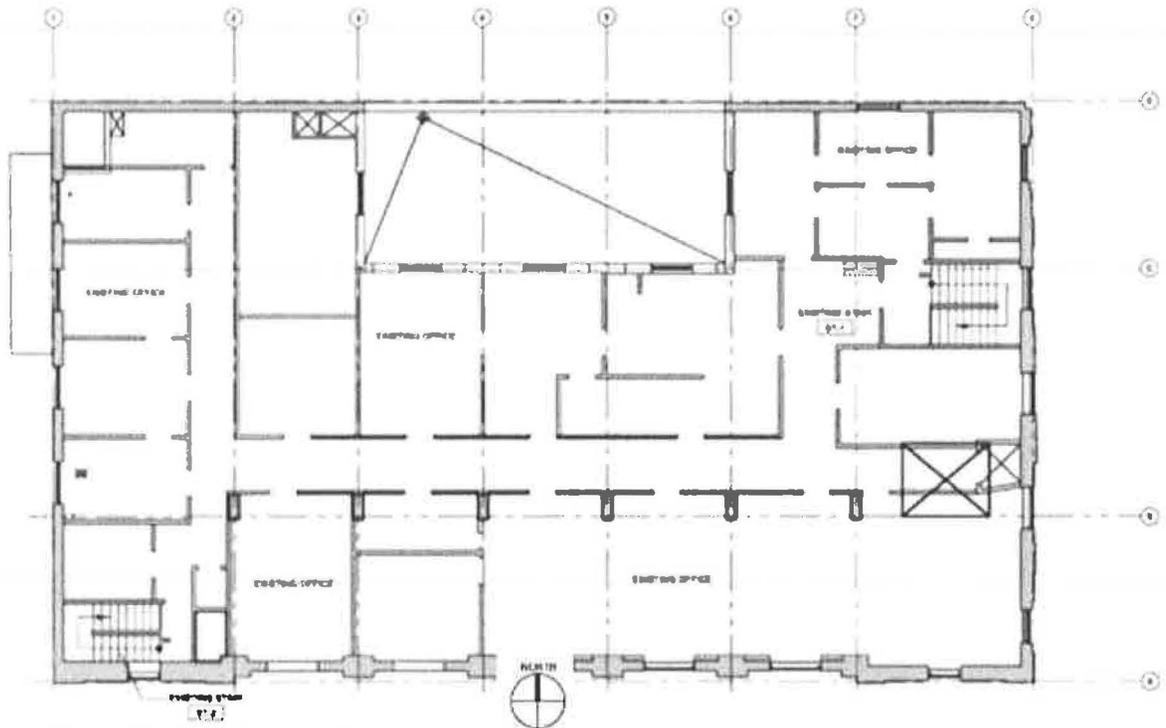


Figure 11: Existing third floor plan

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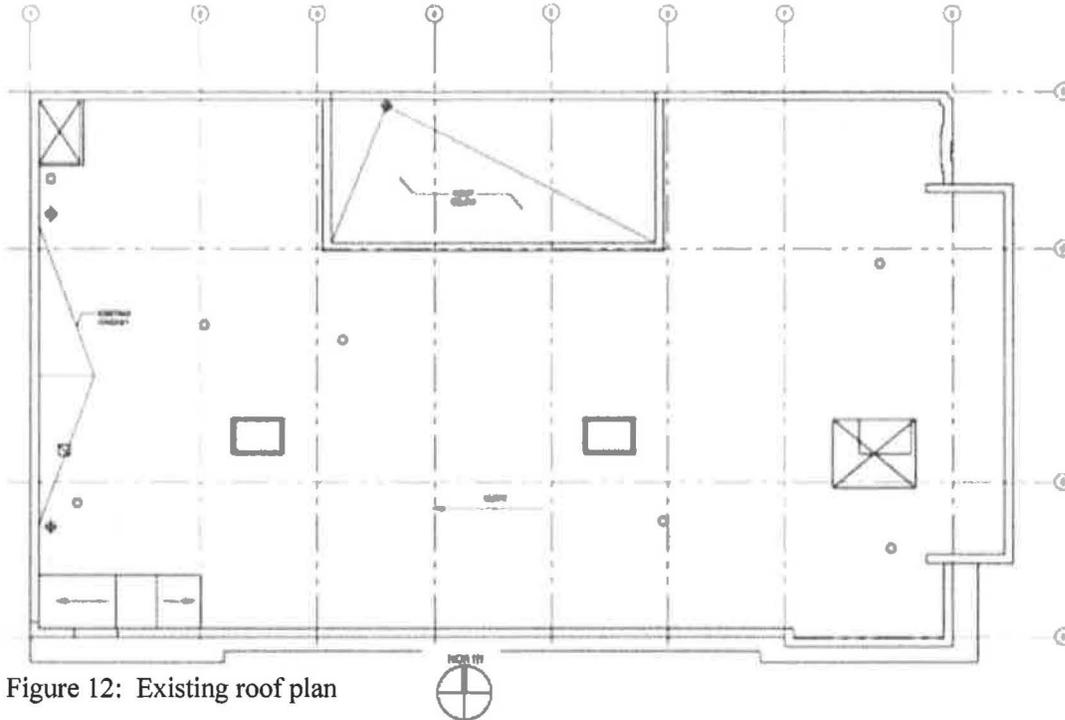
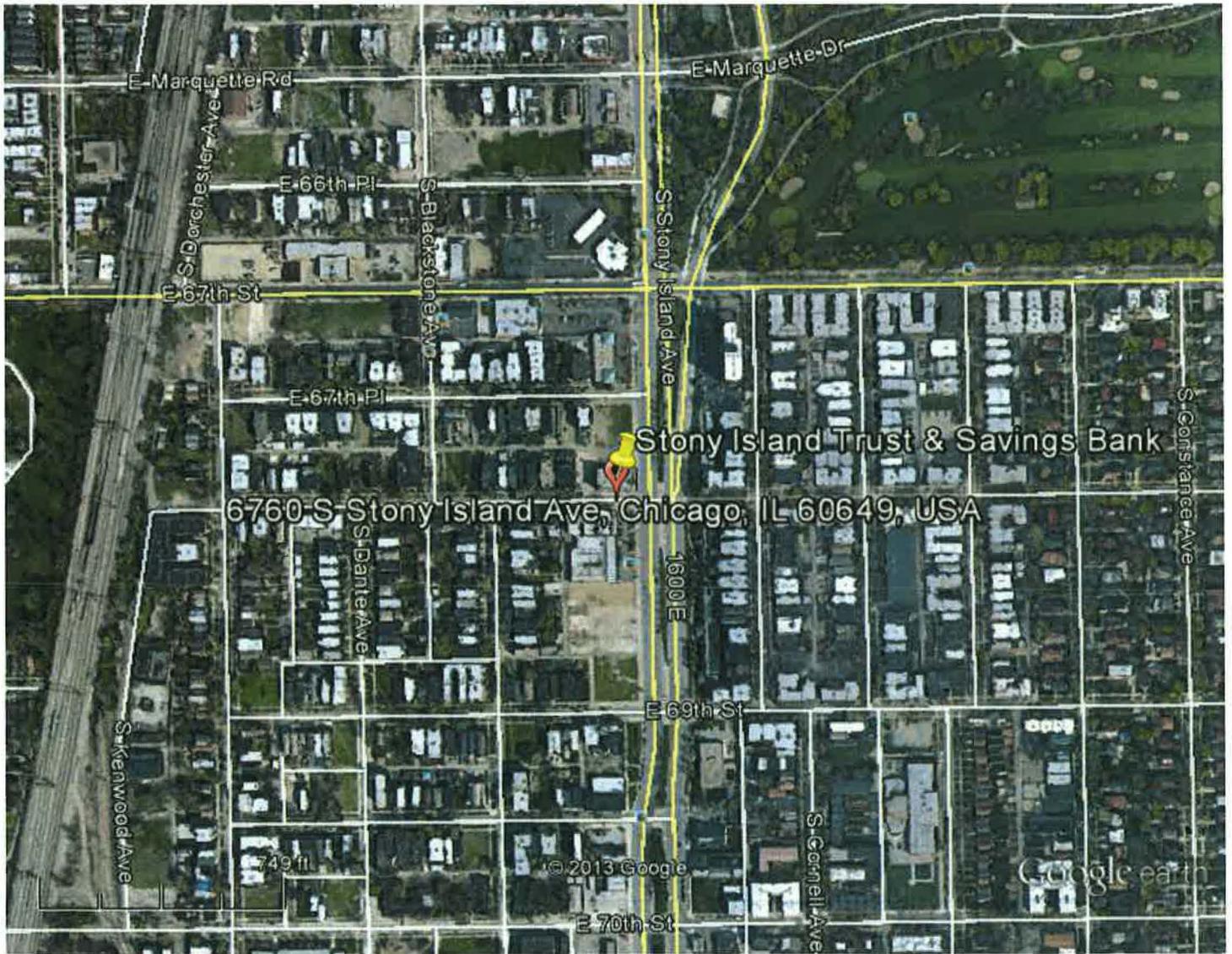


Figure 12: Existing roof plan



Google earth



Lat. 41.771683°
Long. -87.586639°

Stony Island Trust & Savings Bank Building
Chicago
Cook Co, IL



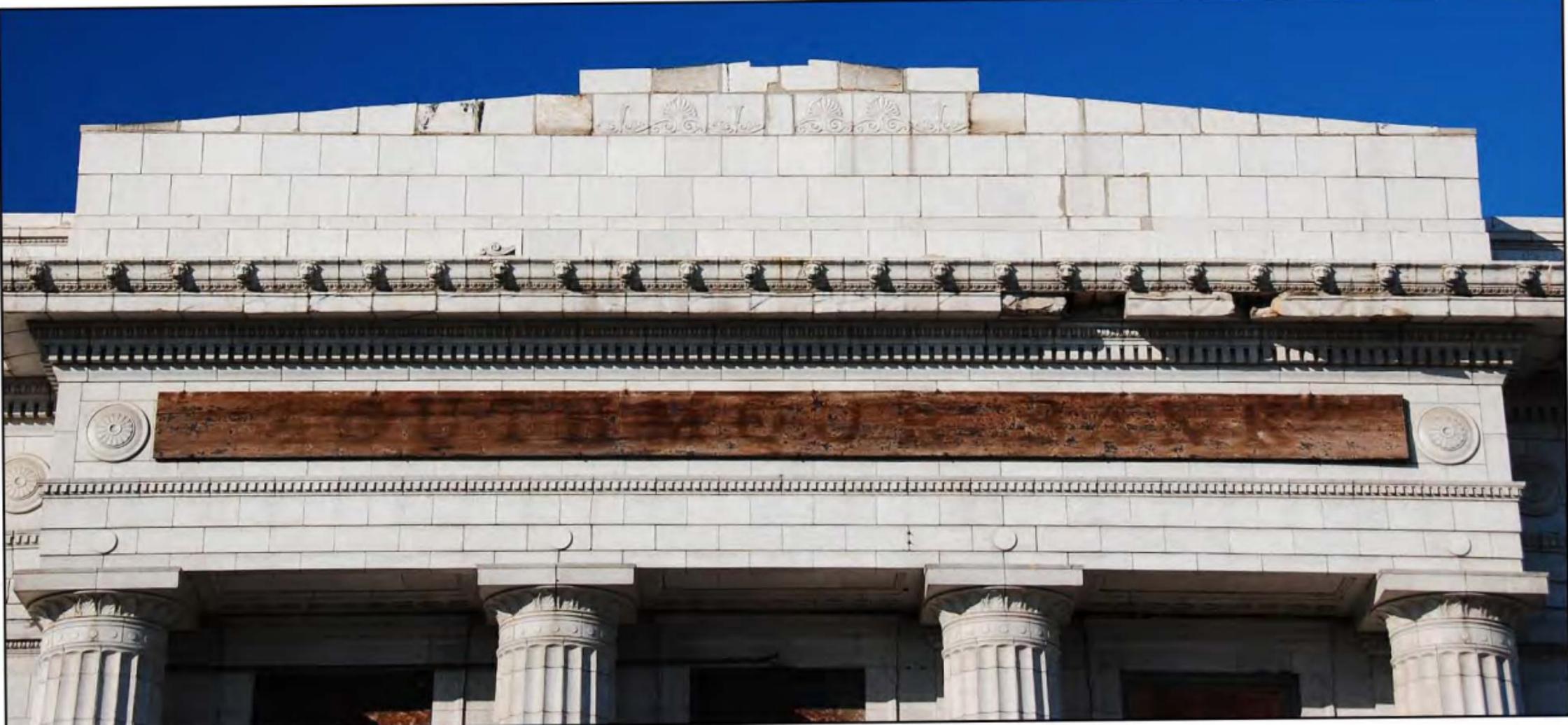




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UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES
EVALUATION/RETURN SHEET

REQUESTED ACTION: NOMINATION

PROPERTY NAME: Stony Island Trust and Savings Bank Building

MULTIPLE NAME:

STATE & COUNTY: ILLINOIS, Cook

DATE RECEIVED: 11/15/13 DATE OF PENDING LIST: 12/14/13
DATE OF 16TH DAY: 12/30/13 DATE OF 45TH DAY: 1/01/14
DATE OF WEEKLY LIST:

REFERENCE NUMBER: 13001002

REASONS FOR REVIEW:

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

COMMENT WAIVER: N

ACCEPT RETURN REJECT 12.31.13 DATE

ABSTRACT/SUMMARY COMMENTS:

Entered in
The National Register
of
Historic Places

RECOM./CRITERIA _____

REVIEWER _____ DISCIPLINE _____

TELEPHONE _____ DATE _____

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

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



1 Old State Capitol Plaza • Springfield, Illinois 62701-1512 • www.illinois-history.gov



November 8, 2013

Ms. Barbara Wyatt
National Register of Historic Places
National Park Service
1849 C Street NW Suite NC400
Washington, DC 20240

Dear Ms. Wyatt:

Enclosed for your review are the following National Register Nomination Forms that were recommended by the Illinois Historic Sites Advisory Council and signed by the Deputy State Historic Preservation Officer:

Kickapoo Building, Peoria, Peoria County
Waukegan Public Library, Waukegan, Lake County
Stony Island Trust & Savings Bank, Chicago, Cook County
Bush Temple of Music, Chicago, Cook County

In addition, the proposal to relocate the **Harriet F. Rees House, Chicago, Cook County**, which was listed in the National Register in 2007, is also enclosed with a separate cover letter.

Please contact me at the address above, or by telephone at 217-785-4324. You can also email me at andrew.heckenkamp@illinois.gov if you need any additional information or clarification. Thank you for your attention to this matter.

Sincerely,

Andrew Heckenkamp
National Register Coordinator

Enclosures