UNITED STATES DEPARTMENT OF THE INTERIOR NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES INVENTORY -- NOMINATION FORM

Tacoma

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1 NAME		ng Clacoma Sav		in Building	
ніsтопіс Tac	oma Savings and Loan	<i>f</i> .	·	O	
AND/OR COMMO	N oma Savings and Loan	Building	, , , , , , , , , , , , , , , , , , ,		
LOCATIO	ON				
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CATEGOR	Y OWNERSHIP	STATUS	PRES	SENT USE	
DISTRICT	PUBLIC	X_OCCUPIED	AGRICULTURE	MUSEUM	
X_BUILDING(S)	X_PRIVATE	UNOCCUPIED	X_COMMERCIAL	PARK	
STRUCTURE	BOTH	WORK IN PROGRESS	EDUCATIONAL	X PRIVATE RESIDENC	
SITE OBJECT	PUBLIC ACQUISIT	· -	ENTERTAINMENT		
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STREET & NUMBE	R 2401 South 35th	Street			
CITY, TOWN	Tacoma	Wa	STATE Ashington 98409		
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TÎTLE	ENTATION IN EA	ISTING SORVETS			
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DATE					
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DEPOSITORY FOR SURVEY RECORD		nt Department, Office	of Historic Prese	rvatios	
CITY TOWN	Sommer ty beveropile	ire beparement, office	STATE	vacion	

7 DESCRIPTION

CONDITION

CHECK ONE

CHECK ONE

XEXCELLENT	Г
GOOD	.1

_FAIR

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__RUINS
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X_ALTERED

X_ORIGINAL SITE
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DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE

The Tacoma Sayings and Loan (Bowes) Building is the only remaining building located on A Street between Eleventh and Eighth Streets which can symbolize the relationship between early Tacoma land development, architectural design and the early history of that portion of the city of Tacoma.

The site of the building was part of the original Northern Pacific Railroad land grant acquired when Tacoma was selected as the terminus for this transcontinental line in 1873. Prior to the railroad's acquisition, this area encompassed the Peter Judson, Nicholas De Lin, and Milas Galliher donation land claims, which were developed as farms and a mill facility in the early 1850's. They were abandoned as a result of the Indian insurgence which followed the 1854 Medicine Creek Treaty. (1)

When Edward J. Bowes acquired the land for his building in 1908 it was one of the few remaining vacant lots along A Street. He hired the architectural firm of Heath and Twichell to design the building for his real estate offices. Plans included commercial uses on the second floor, and apartments on the third. Design work began in August, 1908, and the building was completed in 1909. Frederick Heath's initials appear on the original plans.

Heath designed the three-story Tacoma Savings and Loan (Bowes) Building for a twenty-five foot by one hundred and twenty foot lot. The main entrance faced Ninth Street while Bowes' office faced A Street so that he could take advantage of the view of Commencement Bay, Mt Rainier and the Cascade Mountains. The building was compatible in scale and materials with the surrounding buildings. (2)

The Tacoma Savings and Loan (Bowes) Building has greyish white marble cladding and is designed in the neo-classic manner. Its design demonstrates Heath's understanding of the Beaux Arts architectural vocabulary and shows the influence in the West of the 1893 World's Columbian Exposition in Chicago.

Heath created the feeling of classic calm through balance, proportion and the repetition of like motifs. The building is divided horizontally by two courses. The first course, between the first and second stories, is low key; the second course, between the second and third stories, is major. It functions as a decorative entablature above the capitals of the evenly spaced pilasters. The two-story pilasters define the window bays. There are two pilasters on A Street, one at either end of the facade, and eight equidistant on Ninth Street. A third horizontal is created by the parapet.

The capitals of the pilasters are inspired by the lonic capital. They are, however, eclectic variations that include the egg and dart motif and leaf designs. The latter

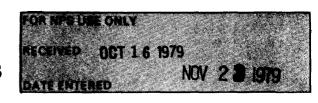
^{1.} City of Tacoma, Community Development Department, Office of Historic Preservation files. The original Northern Pacific Railroad land grant extended from the Stadium-Seminary Historic District (National Register of Historic Places) to the potential Union Depot/Warehouse Historic District (Federal Register, May 1, 1979).

^{2.} The plans were seen in the architectural offices of Lea, Pearson and Richards. In an interview with Mr. Charles Pearson, May 18, 1979, Mr. Pearson noted that the plans, dated August 31, 1908, indicated future expansion of the original building to the south where at this time a hotel stood.

Form No. 10-300a (Hev. 10-74)

UNITED STATES DEPARTMENT OF THE INTERIOR NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES INVENTORY -- NOMINATION FORM



CONTINUATION SHEET

ITEM NUMBER 7

PAGE 1

are repeated on the volutes or brackets between the windows at the second-story level and were also used in the cast bronze light standards which originally stood on the sidewalk immediately in front of the pilasters and in line with them. (3) Lighted by five round white glass globes, the lamp standards strengthened the vertical line, as did the smaller cast bronze light fixtures with single white glass globes on top of the parapet. They were also in line with the pilasters. The third story, at the level of the capitals, is concrete. This is a variation from the cladding of the first two stories, yet consistent with the overall design.

The interior of the Tacoma Savings and Loan (Bowes) Building has been remodeled many times. Today the first two stories are office spaces, as they were in 1909. However, they are now open concept instead of the small spaces divided by dark wood panelling shown in the plans.

The third floor was designed for six utility apartments. This floor has recently been remodeled to contain two apartments and a service elevator at the west, or Court A, side of the building. The apartment in the center of the building is a bachelor flat, while the apartment above A Street has two bedrooms and two baths, and a fireplace in the living room. This apartment has a commanding view of Commencement Bay.

Two other exterior decorative elements should be noted. First, the curved lines of the casement windows on the second floor help to draw the eye to the volutes and to the capitals of the pilasters. Second, decorative iron railings or balconies were originally placed in front of the windows in each bay on the second and third floors. These railings, and the light fixtures, have been removed.

The repetition of architectural elements and their subsequent balance and proportion give a cohesive quality to the design of the Tacoma Savings and Loan (Bowes) Building. When the building was constructed in 1909 its design was compatible with the architecture of the other buildings along A Street from Eleventh to Eighth Streets. Today, however, the Tacoma Savings and Loan (Bowes) Building sits in architectural isolation.

^{3.} The plans call for cast bronze standards; however, in a <u>Tacoma News Tribune</u>, May 4, 1938, article reporting the refurbishment of the ten standards, reference was made to iron standards cast originally by the Tacoma Iron Works.

PERIOD	AREAS OF SIGNIFICANCE CHECK AND JUSTIFY BELOW					
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X 1900-	COMMUNICATIONS	INDUSTRYINVENTION	POLITICS/GOVERNMENT	OTHER (SPECIFY)		
SPECIFIC DATES 1899-1957		BUILDER/ARCH	HITECT Frederick Heath			

STATEMENT OF SIGNIFICANCE

The Tacoma Savings and Loan (Bowes) Building is significant to the history of the city as representative of activities associated with early endeavors to provide housing for Tacoma's citizens. It was originally built for Major Edward J. Bowes, a man who was to eventually receive national attention as an entertainment personality. The Tacoma Savings and Loan Association, which acquired the building for its headquarters, was the first savings and loan association in Tacoma, one of the earliest in the nation, and one of the few that has continued as a family-owned operation. Finally, it is the last remaining property which illustrates the commercial activity which once lined A Street from South Eleventh to Eighth Streets, and which was designed by one of Tacoma's major architects. Frederick Heath.

Heath's work demonstrates a consciousness of the relationship between the land and architectural design. Due to his sensitivity to scale and proportion and his ability to use the eclectic architectural vocabulary of the turn of the century, Heath's buildings, regardless of size, make strong architectural statements. The Tacoma Sayings and Loan (Bowes) Building is one example of such a statement.

When Edward J. Bowes, John H. Spring and W.A. Irwin traveled to Tacoma from their home in San Francisco in October, 1906, it was at the insistence of investors from the Union Pacific Railroad. This was the beginning of Tacoma's most expansive railroad development (1905-1915), which eventually would see the end of the Northern Pacific Railroad monopoly and the arrival of the Union Pacific, the Great Northern and the Milwaukee Road lines. The Union Pacific had begun to buy property here in 1905 and was well on its way towards developing its road when, in April, 1906, the economic results of the San Francisco earthquake and fire temporarily halted its investment in Tacoma.

Of the three men who ventured north, it was W.A. Irwin and Edward J. Bowes who actively pursued real estate investment projects. Edward J. Bowes was to leave his mark permanently on the American scene after he left Tacoma, when he became Major Bowes of the original "Amateur Hour" radio production. Bowes' stay in Tacoma was short, five years (1906-1911), but during that period of time he participated in two projects which are still a part of Tacoma and its environs, the plat of Regents Park (Fircrest) and the commission of the future Tacoma Savings and Loan Building.

In the same month that Bowes and Irwin arrived in Tacoma, they incorporated the Narrows Land Company as well as the Bowes-Irwin Company. It was through the former company that Regents Park (Fircrest) was developed midway between the central business district and the southern Puget Sound Narrows. (1) This area was platted as Regents Park Addition

^{1.} Richard D. Osness. Of Lions and Dreams, of Men and Realities; an illustrated history of Fircrest, Washington. Tacoma, 1976. p.5.

9 MAJOR BIBLIOGRAI	PHICAL REFER	ENCES		
Richard D. Osness. Of Lio	ns and Dreams. of	Men and Reali	ities an illust	rated history of
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New York Times, June 14, 1	946.			
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ORGANIZATION Community Development Depart	rtment Office of	Historic Pres		ily_11, 1979
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DATE ENTERED

CONTINUATION SHEET

ITEM NUMBER

PAGE 1

in May, 1907, the same year as one of the nation's periodic financial panics. For three years the Narrows Land Company (1906-1910), the Bowes-Irwin Company (1906-1908) and the Edward J. Bowes Company (1909-1910) promoted the project as Tacoma's first environmentally planned community, equaled only by the original Olmstead Plan for the city of Tacoma. (2)

As suddenly as the project began, it was halted. The reason for the failure is unclear, but it can be assumed that the financial panic may have been, in part, responsible. This economic condition had retarded the arrival of those railroad companies which at this time were to be the impetus behind the development of new residential areas in Tacoma. Edward J. Bowes abandoned real estate investment in 1911 and became advertising agent for the Ideal Amusement Company and Scenic Theater (located at 916 Pacific Avenue). By 1912 he had left Tacoma and moved east to continue his association with the theater and entertainment. (3)

When Bowes and Irwin first began to promote Regents Park as a real estate development in 1906, they were located in the Fidelity Trust Building located at 956 Commerce (designed by Daniel H. Burnham in 1891 and razed in 1949). Three years later (1909), when the City Directory first noted the formation of the Edward J. Bowes Company, it also noted that this company would be moving to the Bowes Building at Ninth and A Streets. As far as can be determined, Bowes' building was the first property on the site.

The location was ideal. Tacoma had developed along the waterfront. A Street ran along the bluff on the west side of the present City Waterway, with a view of Commencement Bay and Mt. Rainier. The Puyallup Indian Reservation originally encompassed the tideflats area. In the mid-1870's, General John W. Sprague and his son, Otis, built their homes on what had originally been the Peter Judson donation land claim. Sprague was a personal friend of Charles B. Wright, president of the Tacoma Land Company at this time, and President Ulysses S. Grant. (4) As an employee of the land company, and as land was parcelled to prospective developers, he represented Wright in the establishment of

^{2.} Frederick Law Olmstead was commissioned by the Northern Pacific Railroad, when the latter selected Tacoma as its terminus in 1873, to design a plan for the future townsite. His plan, which called for lots following the contours of the hills, was rejected by early city fathers in favor of a more conventional grid street pattern.

^{3.} Polk Directory, City of Tacoma, 1911. Edward J. Bowes' obituary in the New York Times, June 14, 1946, gives information on Bowes' activities after leaving Tacoma.

^{4.} Besides being president of the Tacoma Land Company, Charles B. Wright was also a member of the Board of Directors of the Northern Pacific Railroad Company. was President of the United States during the time that the railroad company received its original transcontinental land grant, and when Tacoma was selected as the terminus

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DATE ENTERED

NOV 2 3 1979

CONTINUATION SHEET

ITEM NUMBER

PAGE 2

purchase contracts. His personal friendship with Grant has resulted in much speculation as to the nature and degree of the latter's association with the city as it developed.

The site of Otis Sprague's house later became the site of the Tacoma Hotel, designed by Stanford White in 1883. This changed the land use along the street from residential to commercial. As the street was developed, buildings were designed so that they were compatible in scale and materials, and attempts were made to make the streetscape attractive. Businesses along the street represented a microcosm of public, business and cultural activities which contributed to the development of Tacoma as an urban center. (5)

Bowes retained the services of the architectural firm of Heath and Twichell to design his real estate offices. Frederick Heath, at this time, was one of Tacoma's major architects. He was born in Wisconsin in 1861, and decided to become an architect after a visit to Minneapolis, where he was impressed by the buildings in that city. He obtained his training by becoming an apprentice in the Minneapolis architectural offices of Warren H. Hayes. Hayes was a recognized architect in that city, as well as throughout the nation, and was especially known for his churches. Heath worked from the position of office boy to head draftsman in the course of ten years. He came to Tacoma in 1893, and in 1901 established his own firm.

Through the quality and variety of his work that extended far beyond Tacoma, Frederick Heath established a reputation. He designed residences, stadia, churches, and public buildings, many of which were local schools commissioned by the Tacoma School District. Until World War Two, much of the design work at the federal penitentiary at Mc Neil Island, southwest of Tacoma, was done by his firm, Heath, Gove and Bell. He designed many buildings at both Western and Northern State Hospitals, and was the principal architect for the Communications Building on the University of Washington campus in Seattle.

Heath was recognized nationally for the adaptive use of the Tacoma Land Company Hotel as Stadium High School (1906), and for his conception and design of the Stadium Bowl (1910) located adjacent to the school. (Both of these properties are located within the Stadium-Seminary Historic District, which is entered in the National Register of Historic Places.) +t was during this innovative and productive period that Heath designed

^{(1869-1877).} The Tacoma Hotel opened August 8, 1884, and was considered an elegant hotel where one could dance nightly to a Hawaiian band. It was Tacoma's major hotel until fire destroyed it in October, 1935. (Thomas Emerson Ripley. Green Timber. Mill Valley, n.d. p.38.)

^{5.} The Tacoma Savings and Loan (Bowes) Building is located on the southern edge of the Old City Hall Historic District, which has been placed on the Tacoma, State and National Registers of Historic Places.

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DATE ENTERED

NOV 2 3 1979

CONTINUATION SHEET

ITEM NUMBER

PAGE 3

Bowes' building. (6)

Even though Bowes left Tacoma in 1912, he maintained ownership in the building until 1918. Two years later it was acquired by the Tacoma Savings and Loan Association, and the second phase of its history began.

In June, 1899, a group of Tacoma businessmen met in the offices of Eric Edward Rosling in the Vanderbilt Building located on the southwest corner of Thirteenth Street and Pacific Avenue (originally the Luzon, or Pacific National Bank of Tacoma, Building, designed by Daniel H. Burnham in 1891-92) to discuss the establishment of a building and loan society for the purposes of financing the construction or purchase of homes. At this time money for building purposes was hard to obtain and even then it was only for homes in areas close to the city. Due to the newness of the city and its distance from financial centers in the East, capital was scarce. Available money was auctioned to the highest bidder and interest rates were high. These men, in establishing their business, intended to create a means whereby people of lesser incomes, what they called "ordinary people," could obtain homes. (8)

The business was officially organized June 28, 1899, with George F. Whitty, president, and August Von Boeckelin, treasurer; original capital consisted of \$20 in gold pieces. When Charley E. Hersey, who lived at 4516 South L Street, became the first applicant, there was not enough money in the treasury to complete the loan. Association members borrowed from each other to complete the transaction. From these small beginnings, as the first and oldest savings and loan association in Tacoma, the Tacoma Savings and Loan Association has grown and continues to be a major contributor to Tacoma's economy. It has also continued to be a family-owned business. (9)

The first permanent offices were in the Berlin Building located at Eleventh Street and Pacific Avenue. When that building was razed to make room for the Washington Building.

^{6.} While Heath was working on Bowes' building he had begun the design work for the National Realty, or Puget Sound National Bank, Building. At the time of its completion in 4911, it was claimed to be the tallest building west of the Mississippi River. (Tacoma Sunday Ledger and News Tribune. April 15, 1951. p.B-5.)

^{7. &}quot;Helped Build 1,400 Homes in Tacoma in 20 Years." Tacoma News Tribune. July 14, 1919.

^{8. &}quot;Million Dollars in Thirty Years for Building Up Tacoma, 1899-1929." Thirtieth Anniversary Brochure. n.p., n.d. The time was ripe for such an endeavor. The city was finally recovering from the 1893 Depression and felt the economic impact of the Klondike Gold Rush.

^{9.} Tacoma Savings and Loan Association. Minutes of the Director's Meetings, 1899-1906. Telephone interview with Shirley Septon, Tacoma Savings and Loan Association, May, 1979.

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NOV 2 3 1979

DATE ENTERED

CONTINUATION SHEET

ITEM NUMBER 8 & 9 PAGE 4

Tacoma Savings and Loan acquired Bowes' building (1920), altered the interior for bank purposes and moved in. It remained at this location until 1957, when its current quarters were built across the street.

Did Edward J. Bowes and the Tacoma Savings and Loan Association ever coordinate their activities? There is no readily available documentation to suggest they did, but their activities were related. The loan association's purpose of providing loans to "ordinary people" so that development could occur away from the central city would undoubtedly have been useful to Bowes, who was promoting a residential development. Bowes' failure in Regents Park may have been related to not taking advantage of the loan association. Within Regents Park purchasers were competing for choice lots, which drove the price higher, thus eliminating the clients whom the loan association hoped to attract.

While there is no obvious connection between these two endeavors, it is interesting to note that the early history of the Tacoma Savings and Loan (Bowes) Building is associated with the history of housing in the Tacoma area as well as with the early attempts to establish a finance mechanism which would enable those of more moderate income to own their own homes.

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