National Register of Historic Places Inventory—Nomination Form

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See instructions in How to Complete National Register Forms Type all entries—complete applicable sections

| 1. Nam | e | | | |
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| nistoric | United States | s National Bank Buil | ding Number of co | ntributing resource |
| and or common | Same | Numb | per of non-contribut | ing_resources O |
| 2. Loca | ition | | | _ |
| treet & number | 321 SW Sixth | Avenue | , | A not for publication |
| ity, town | Portland | N/Д vicinity of | | |
| tate | Oregon cod | le 41 county | Multnomah | code 051 |
| 3. Clas | sification | | | |
| Category district X_ building(s) structure site object | Ownership public private both Public Acquisition N/A in process N/A being considered | Status X occupied unoccupied work in progress Accessible yes: restricted X yes: unrestricted no | Present Use agricultureX commercial educational entertainment government industrial military | museum park private residence religious scientific transportation other: |
| ame | er of Prope U. S. Nationa | l Bank of Oregon | | |
| treet & number | Bank Properti | es Division, 111 SW | Oak Street | |
| ity, town | Portland | Ŋ <u>/A</u> vicinity of | state | Oregon 97204 |
| 5. Loca | tion of Leg | al Descripti | on | |
| ourthouse, regis | try of deeds, etc. | Multnomah Co | unty Courthouse | |
| reet & number | n | 319 SW Fourt | h Avenue | |
| ity, town | | Portland | state | Oregon 97204 |
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| bla " | y of Portland Histo Durce Inventory | oric has this pro | pperty been determined eliq | gible? yes _X_ no |
| ate 1981 | 1-83 | | federal _X state | countylocal |
| epository for sur | rvey records | Portland Bureau of D | Planning, 1120 SW Fi | fth Avenue |
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Description Condition Check one Check one ___ unaltered _ excellent deteriorated X_ original site N/A __X_ altered _X_ good ruins moved date _ fair unexposed

Describe the present and original (if known) physical appearance

The U.S. National Bank building, located on the north side of SW Stark Street, between Sixth Avenue and Broadway, is a rectangular (100 x 200 ft.) building five stories in height including a mezzanine floor. Constructed of steel reinforced concrete, it is faced entirely with a pinkish-gray glazed architectural terra cotta (except for its granite plinth). The eastern half of the building was constructed in 1917, while the west half was completed in 1925. Both sections were designed by the well-known Portland architect Alfred E. Doyle (1877-1928). The building's design was directly inspired by McKim, Mead and White's Knickerbocker Trust Building (1904) in New York City, one of the landmarks of American Renaissance architecture. The "Granitex" glazed terra cotta used in the Portland bank structure was supplied by Gladding, McBean and Company, of Lincoln, California. Orientation of the building's major axis is east-west.

Exterior Architectural Features

Rising from its granite-sheathed plinth, the building's easterly facade on SW Sixth Street, originally the building's principal facade, features six free-standing colossal columns of the Corinthian order. Each is four stories (54 ft.) high, and supports a massive portico with a richly decorated entablature. Among the decorations are: lion heads and palmettes at the cornice: dentils directly below; and a frieze with an enriched foliated rinceau. Behind the six free-standing columns there are Corinthian shadow pilasters at the extreme left and right of the portico. Between them are five vertical bays separated by piers made of coursed, rusticated terra cotta. Window openings are set in cast-bronze frames, each with a large stationary light and side lights with 1-over-1. double-hung sashes. At the first and third stories these window modules have three transom lights above; the second-story window modules have cast-bronze segmental pediments above, with foliate decoration and cast-bronze spandrels below. The centermost module at ground level has, instead of windows, cast-bronze doors with elaborately decorated terra-cotta surrounds, including a frieze with urns and wreaths in relief, dentils and pedimented cornice surmounted by an acroterion in the form of an eagle.

On each side of the east-facing portico, there are, one above the other, three narrow, 1-over-1, double-hung sash windows, and below them a single grilled opening on each side of the colonnade. These windows are in corner piers sheathed with terra-cotta to resemble coursed, rusticated, ashlar masonry. Directly above these piers and windows, the frieze is decorated with a fish-scale-like pattern instead of the rinceau design used in the colossal portico frieze. The easterly facade is topped by an elaborate parapet composed of six piers with inset panels interspersed with sections of railing having urn-shaped balusters.

The southern (Stark Street) elevation of the building repeats many features of the easterly (Sixth Avenue) facade excepting, of course, the portico with its free-standing colonnade. A total of 14 Corinthian-order pilasters appear on the southerly (Stark Street) facade, two of which at the southwest corner are paired. Thirteen of the pilasters divide the facade into 12 bays with fenestration essentially the same as that on the easterly facade. In addition, window frames

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are made of cast-iron instead of cast-bronze. The six easternmost pilasters, the five window bays they form, and the entablature and balustrade above them, were built in 1917. The remaining westerly section of the southerly facade was not built until 1925.

The westerly (Broadway Street) facade of the building continues the overall classical treatment. The balustrade and entablature are essentially the same as those of east and south facades, though "United States National Bank" is inscribed on the central section of the facade's frieze, displacing a segment of the rinceau decorations. Below the entablature, there are two free-standing colossal Corinthian columns screening a recessed porch. These columns are flanked by a colonnade of Corinthian-order pilasters framing a single-window bay on either side of the porch recess. The wall plane is faced with terra cotta made to resemble coursed, rusticated ashlar masonry. Either window bay has four window stacked window openings with 1-over-1, double-hung sashes.

Outer doors of the central entrances of east and west facades are of cast bronze inset with bas relief bronze panels which are noteworthy artistically. The sculptural panels were designed by Avard Fairbanks and installed after the building was enlarged in 1925. Either set of double-leaf doors contains eight panels each. Those of the west entrance were cast in 1926 and 1927 and depict pivotal events in the historical development of transportation in the Columbia basin. Those of the east entrance, cast in 1931, replaced original door panels of 1917 and depict noble concepts of American life, such as "Knowledge and Service," Domestic Welfare, Progress through Direction, and so on. Fairbanks, a native of Utah, was at the time of his work for the United States National Bank head of the sculpture department of the University of Oregon School of Architecture and Allied Arts in Eugene. He had joined the faculty in 1920 after solid training in the East and in Paris at the Ecole des Beaux Arts. Bronze lanterns flanking the original east entrance were produced by the J.C. English Company from designs by the outstanding local metal fixtures designer, Fred C. Baker. Thus, the bank building truly took on the Renaissance character of enrichment through the application of varied arts and crafts.

Interior Features

The interior of the 100×40 foot main banking room on the ground floor remains the most elaborate original commercial interior in the city. Thirty feet in height, the space is distinguished by highly textured surfaces in quality materials, all of which are essentially in original condition.

Before the 1925 addition was constructed, the patron, upon entering the room, found a U-shaped configuration with teller's cages, square columns and mezzanine occupying the west end of the hall. Once the building was extended, the columns were removed and the mezzanine and teller's cages extended to the new west wall.

The resulting rectangular space is dominated by the polished, cream-colored marble columns whose modified Corinthian capitals display the bank's American eagle and shield motif. A complementary Hauteville marble, with complex bas-relief patterns, covers the tellers cages.

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The recessed mezzanine railing is faced with a highly decorated plaster frieze which serves as a base for the marble balustrade. An original delicately-colored coffered ceiling in plaster is the feature most intricately detailed, and is a complement to the patterned marble tile floor. A basement public space, entered down a fine stair at the western end of the room, is also lined with marble (Tennessee). Original bronze lighting fixtures, like those on the exterior, were designed by noted designer Fred C. Baker.

Decorative motifs throughout the building's interior include symbols of patriotism and thrift (e.g., eagles, bee hives, owls, the scales of justice), as well as patterns from Greek, Roman, and American Coins.

Offices on the third and fourth floor face into a courtyard which is sparsely furnished and landscaped. Following designs by Pietro Belluschi, the fourth-floor offices were remodeled in 1948. The predominant material employed, Oregon myrtle, appears as paneling and a custom furnishings. The Board Room, still in original condition, has a marble fireplace and stained-glass windows by noted Oregon art glass makers, the Povey Brothers.

Apart from some modernization and alteration to accommodate upgrading of services, the building's significant interior spaces are remarkably intact.

Because the Bank's Board Room is a particularly noteworthy interior space, it bears more particular description, as follows:

The Board Room of the U.S. National Bank Building is located on the third floor. Rectangular in plan, it measures 55 feet along its east-west axis, and 30 feet along its north-south axis. Entrance to the room is gained through a wood-paneled doorway on the north side of the Room's east wall. The Room's classical design is attributed to Pietro Belluschi, who was at the time of construction in the employ of Portland architect, A.E. Doyle.

The Room's east wall is divided into three bays; the central one of which includes a rectangular fireplace with a marble mantel shelf, plain frieze, scroll-shaped brackets, and wood pilasters on either side. There are two ornamental lighting fixtures located just above the mantel shelf, offset to either side. They each have four cylindrical lamps and ornamental brass wall mountings. The overmantel is dark-colored walnut paneling, which is the wallcover throughout. The upper wall is finished with cornice molding decorated with paterae at regular intervals. The essential symmetry of the east elevation of the room is preserved by a coat closet door on the south offsetting the entrance on the north side of the fireplace.

At the opposite end of the Board Room, the west wall also is divided into three sections, the central one of which is occupied by a glass-fronted built-in bookcase flanked by pilasters and matching lighting fixtures. On the Board Room's south wall, there are three formally-spaced window openings fitted with leaded

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stained glass in tints of red, white and blue produced by the leading art glass studio of the period, Povey Brothers. The Board Room's north elevation is essentially a mirror image of the south except, as an interior wall, it has three tapestries affixed in place of window openings. The ceiling is an elaborate coffered ceiling with plaster ornament. An ornamental bronze ring chandelier is suspended from the center. Flooring is light-colored oak.

8. Significance

| Period prehistoric 1400–1499 1500–1599 1600–1699 1700–1799 1800–1899 _X 1900– | Areas of Significance—C archeology-prehistoric agricultureX architecture artX commerce communications | | literature military music | religion cum science cum sculpture cum social/ humanitarian cum theater cum other (specify) |
|---|---|----------------------|---------------------------------|---|
| Specific dates | 1917, 1925 | Builder/Architect A. | E. Doyle, architect | |

Statement of Significance (in one paragraph)

The United States National Bank building at Sixth and Stark in Portland, Oregon was erected in two phases: the original, easterly quarter-block volume in 1916-1917; and the westerly addition of essentially equal size, fronting on Broadway and Stark, in 1925. Designed by leading Portland architect of the period, Albert E. Doyle, the bank is widely regarded the state's quintessential example of Roman Classical architecture in the tradition of the American Cultural Renaissance. Its design, in fact, shows the influence of the foremost exponents of academic classicism, McKim, Mead and White, the New York firm whose Knickerbocker Trust Bank of 1904 is the archetype. The building is clad with glazed terra cotta produced in Lincoln, California by Gladding, McBean and Company, suppliers of architectural terra cotta used in all the major cities of the West Coast from 1890 onward. The bank building is distinguished by its colossal piers and east portico colonnade of the Corinthian order. Its detailing is lavish and includes the works of master craftsmen and artists, most notably the Povey Brothers Studio, makers of fine art glass; Fred C. Baker, lighting fixture designer for the J.C. English Company; and Avard Fairbanks, head of the department of sculpture at the University of Oregon School of Architecture and Allied Arts. Fairbanks produced figural bas relief panels for bronze entrance doors at east and west ends following enlargement of the building in 1925. Formally declared a Portland Historical Landmark, the Portland bank is locally significant under National Register criterion "c" as a landmark of American Renaissance architecture in Oregon. The Roman Classical decorative program of the exterior is carried with equal stateliness to the main story interior and to the third floor board room. The bank is significant secondarily under criterion "a" as the flagship of one of the leading banking institutions of the city and state. It reflects the growth and expansion of the United States National Bank prompted by acquisition of major competitors in 1905 (Wells Fargo Bank), 1917 (Lumberman's National Bank), and 1925 (Ladd & Tilton Bank).

The United States National Bank of Portland (USNB) was organized in November 1890 and opened for its first day of business on Monday, February 9, 1891. A modest advertisement in The Oregonian announced its arrival as it joined the ten other banking institutions already operating in the city. Twenty-six years later, when USNB moved into its headquarters at Southwest Sixth and Stark, many of the rival banks were no longer in business. In the quarter century of its existence, the bank had demonstrated its ability not only to survive a severe economic depression but to also prosper and expand, often by acquiring banks it numbered among the competition.

At the beginning of the final decade of the 19th Century, Portland had moved through a period of early settlement, followed by one of development and expansion as the population increased. With consolidation and extension onto the east side of the Willamette River, a period of enormous growth began which did not slow

9. Major Bibliographical References

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| name/title organization | Heritage | Tess, President Investment Cor | | | December, 1985 | |
| | | econd Avenue, # | 200 | | (503) 228-0272 | |
| city or town | Portland | | | | Oregon 97209 | |
| 12. St | ate His | storic Pre | servatio | n Offic | er Certifi | cation |
| The evaluated s | significance of | this property within | the state is: | | 1 | |
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until after World War I. Some of the growth was due to the influx of new residents who were attracted by the 1905 Lewis and Clark Exposition, or by the improvement of direct train service from the Midwest. Others arrived to work in lumber and furniture factories, flouring mills, and other industries as Portland advanced from a supplier of raw materials to a producer of manufactured and finished good.

Several of Portland's earliest and longest-lived banks were founded by men who had arrived in the city in its frontier days, inaugurated a successful business, and with the resulting profits opened a banking house. Three of the five founders of the Oregon Steam Navigation Company followed this course of action. William S. Ladd founded the Ladd & Tilton Bank (1859); Captain John C. Ainsworth established the Ainsworth National Bank (1881); and Jacob Kamm was one of the founders and members of the Board of USNB in 1891. These men, who had earned their fortunes in the earliest days of Portland's development, were conservative in their banking practices. As a result, their institutions survived the severe financial crises which began in 1893 and lasted approximately four years. Ultimately, however, the destinies of their separate banks were determined by the preeminence of one: the United States National Bank.

Fortunately for those with deposits in USNB, as the panic of 1893 began, their money was being managed by experienced businessman and financier Donald Macleay, one of the bank founders and its first president (1891-95). Macleay was born in Scotland in 1834 and at the age of 16 traveled with his parents to Quebec. After spending four years working on his farther's farm, he moved to Richmond, Quebec, where he was employed by a businessman named George Foster. On a visit to Los Angeles in 1861 he became acquaintend with William Corbett. In 1866, the two men established a wholesale grocery business in Portland, and began shipping grain to Europe, primarily Great Britain. They expanded into the salmon packing field, and this venture proved to be as successful as their wheat exporting activity. In 1872 they purchased several ships and extended their trade to China, Japan, Australia, and Hawaii.

Although he never held public office, Macleay served on the boards of many business institutions and was one of the founders, as well as president for several terms, of the Board of Trade (forerunner of the Chamber of Commerce). A member of numerous Scottish social organizations and the First Presbyterian Church, he lived modestly but gave generously to his church and charitable organizations. Shortly before his death in 1897 he donated over 100 acres of land to the City for use as a public park, now known as Macleay Park.

Historian W. Turrentine Jackson might have been describing Macleay personally when he wrote.

Scottish capitalists and industrialists in the forefront of investment activities possessed and used their financial resources to withstand adversity and periodic crises. The historian is forced to conclude that it was their 'staying power' and the tenacity of the Scots that, in the end, made possible their greatest financial triumph in Western America...

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When the United States National Bank opened in February 1891 the largest depositor was Macleay's firm, Corbett & Macleay, which put \$10,701 on account with the new institution. The eleventh bank to be established in downtown Portland, its small headquarters were in the building named after bank board member Jacob Kamm, on Pine between Front and First Streets. An advertisement in The Oregonian described the services offered by the bank:

Transacts a general banking business . . . interest paid on time deposits . . . drafts issued available in all cities of the U.S. and the principal cities of Europe, China and Japan.

The bank remained in the Kamm Building for little more than a year when a fire forced it to find other quarters. It moved south several blocks to the Concord Building which yielded additional space and the benefit of a bank vault, which had been lacking at the Kamm Building. It was in this location that the newly established insitition weathered the financial crisis which began in 1893.

The depression began almost on the second anniversary of the bank's founding, when the Reading (Pennsylvania) Railroad went bankrupt. By early spring of that year extension of credit throughout the United States was being tightened. In the 1880s, many banks had used their depositors' money for risky investments in the railroads; when these expansionary schemes foundered, patrons rushed to the banks and demanded their savings. Another serious loss occurred when banks, which often held on deposit public tax funds issued these monies to panicky customers. Before the crisis was over in the late 1890s, 600 banks across the nation failed as they were unable to call in loans fast enough to satisfy depositors' demands for cash.

In Portland, the Oregon National Bank, Commercial National Bank, Portland Savings Bank, Northwest Loan & Trust, and the Oregon & Washington Mortgage Savings Bank closed permanently. The doors of the Ainsworth National Bank were closed for 47 days until customers reduced their demands for their deposits. Fortunately for customers of USNB, Donald Macleay and his board continued their conservative management policies. They suspended payment of dividends and maintained the lowest loan-to-deposit ratio of any bank in the city. In addition, Macleay loaned some of his personal fortune to the bank for several years and refused to accept any salary for his job as bank president. With tenacity and skill, Macleay managed to guide USNB through the most difficult years of the depression. The effort took its toll on his health, however; in 1895 he resigned his position and was replaced by board member Tyler Woodward. After a trip to Scotland, he returned to Portland where he died in July, 1897 at the age of 63.

The final seven years of the 19th Century were ones of disruption in the Oregon banking community. By 1900, only 27 national banks remained in the state from a pre-1893 total of 41. More efficiently managed institutions survived and grew through merger and acquisition of other banks. In Portland, according to bank historic Claude Singer, the four strongest banks at the beginning of the 20th Century were the Ainsworth, Merchants, First National, and U.S. National Banks. USNB surfaced from trials of the depression ready to begin a period of growth during which time its deposits in amount of less than \$1 million were expanded ten times in a decade.

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New bank president Tyler Woodward, a six-term member of the city council who was heavily involved in the development of streetcar railways, led USNB into the first two years of the 20th Century and through its first acquisition of another bank. In 1902, USNB merged with the city's 21-year-old Ainsworth National Bank. In addition to gaining new investments by assuming the loans made by its former competitor, USNB obtained spacious new headquarters in Ainsworth Building, located at Southwest Third and Oak, and a competent new bank president, John C. Ainsworth, son of the bank's founder, Captain John Ainsworth.

Although he assumed leadership of the "new" USNB as an outsider, John Ainsworth was not a novice in the field of banking. He held a masters degree in engineering from the University of California, but upon graduation began work as a messenger in his father's bank in Oakland, California. In 1894 he was sent to Portland where he purchased the Ainsworth National Bank from L.L. Hawkins, to whom it had been sold in 1886. He then assumed operation of the institution until its consolidation with USNB eight years later. Consequently, he began his 29-year tenure as president of USNB with nine years of experience in the banking business.

During President Ainsworth's nearly three decades as head of USNB, the institution continued to expand and acquired three other banks. These were the Wells Fargo Bank (1905), the Lumberman's National Bank (1917), and Ladd & Tilton Bank (1925). In the years represented by these mergers, the growth of the bank was a relfection of a similar pattern of growth in the city itself. Between 1905-1910, the city's population more than doubled; streetcar systems expanded and routes were extended even further from the core of the city, which had shifted from Front and Ankeny to the vicinity of 5th and Morrison. Houses were constructed by the thousands along these car lines, and apartment houses were erected downtown and in the newly developing northwest neighborhoods between the retail core and the Lewis & Clark Exposition grounds.

In the years just after the 1905 Exposition, many new office buildings were constructed in the downtown area, many of them faced with glazed architectural terra cotta. Up to 16 stories in height, these skyscrapers towered over their five-and six-story cast iron and masonry predecessors from the previous century. U.S. National Bank, which had been operating in the Ainsworth Building for 13 years, had once again outgrown its quarters. This time, however, the bank was ready to move into a building designed specifically for its needs and which would reflect its important position in the city's banking community.

In February 1916, bank managers announced that a quarter-block lot at the northwest corner of Southwest Sixth and Stark had been purchased for their new headquarters. The lot directly to the west was occupied by the Elks Temple, which was acquired eight years later to ensure space for future expansion. On the quarter block to the north stood the city's first skyscraper, the 12-story, brick and terra-cotta-clad Wells Fargo Building of 1907. The site of the new bank was only five blocks south and west of its old headquarters, but the Stark Street area already was becoming known as downtown Portland's financial center. In close proximity were the First National Bank, Lumberman's National Bank, Bank of California, Canadian Bank of Commerce and, of course, the Wells Fargo Bank.

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Bank executives chose architect Albert E. Doyle of Portland to design their new headquarters. Born in California in 1877, Doyle arrived with his family in Portland five years later. Educated in the city's public schools he also learned a great deal about construction from his father, who was a carpenter and building contractor. When he was 17, Albert went to work as an apprentice in the architectural firm of Whidden & Lewis. At the time (1894), William Whidden and Ion Lewis had been partners for only three years, but were responsible for the design of many of the city's fine Classical buildings. Doyle remained with the firm for ten years, a period when the firm produced structures such as the old Public Library (1891), and Portland City Hall (1895).

After eight years with the firm, Doyle attended architecture school at Columbia University for approximately two years. His interlude in New York City also included employment in the office of architect Henry Bacon, designer of the Lincoln Memorial. Doyle returned to the office of Whidden & Lewis between 1904-06, but left the city again for a year of travel in Europe. In 1907, at the age of 30, Doyle established his own architectural firm in Portland with W.B. Patterson. This practice was maintained for almost ten years, at which time Patterson left and Doyle operated under his own name for the remaining 11 years of his life.

By early 1916, A.E. Doyle's design skills were evident in buildings throughout the city. Important commercial buildings included the Selling Building (1910), the Benson Hotel (1911), the new Central Library (1913), American Bank Building (1913), Morgan Building (1913), and the Pittock Block (1914). These were prestigious commissions from important clients. As a result of his apprenticeship with Whidden & Lewis, classroom training at Columbia, and travel in Europe, Doyle had become a master of designing buildings in the Classical styles. The Benson Hotel, American Bank Building, and Morgan Building all featured a popular building material of the day, glazed architectural terra cotta. When it was time to design U.S. National Bank's new building he brought over 20 years of architectural experience and six years' familiarity with terra cotta to the assignment.

Upon completion in 1917, the bank's new Roman Classical building evoked permanence, stability and tradition. Interior and exterior trim materials of marble, bronze, and native wood, were of highest quality, as was the craftsmanship throughout. The bank had been modelled closely after a work by the foremost progenitors of the American Renaissance, McKim, Mead and White; namely, the Knickerbocker Trust Bank (1904) in New York.

The officers of USNB were justifiably proud of their new headquarters when it opened on July 30, 1917. Expectation among the public was as high. One 11-year-old boy waited in line for several hours to be the first depositor at the new bank. Patrons and curious observers streamed into the new edifice on its first day; the bank remained open into the evening hours to accommodate all possible visitors. Visitors were greeted by President Ainsworth, members of the Board of Directors, top level staff, and architect A.E. Doyle, who stood in the lobby the better part of the day shaking hands and accepting congratulations.

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Page Dovle received additional accolades from members of his profession when the Oregon Chapter, AIA named the bank building one of the best recent works in 1919. That the bank maintained a sense of unified design after its enlargement to twice the size in 1925 owed to the fact that Doyle was retained to oversee the expansion in matching style and materials. Initial plans for a 21-story office tower were never carried out. The building remains essentially the same as when the first

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volume was constructed in 1917 and enlarged in 1925. It continues to serve as the main branch of the United States National Bank of Oregon.

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