

United States Department of the Interior  
National Park Service

# National Register of Historic Places Registration Form

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form*. If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions. **Place additional certification comments, entries, and narrative items on continuation sheets if needed (NPS Form 10-900a).**

## 1. Name of Property

historic name Mid-City Trust and Savings Bank

other names/site number \_\_\_\_\_

Name of Multiple Property Listing \_\_\_\_\_

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

## 2. Location

street & number 801 West Madison Street  not for publication

city or town Chicago  vicinity

state Illinois county Cook zip code 60661

## 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 of certifying official/Title: Deputy State Historic Preservation Officer Date \_\_\_\_\_

Illinois Department of Natural Resources - SHPO  
State or Federal agency/bureau or Tribal Government

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

Signature of commenting official Date \_\_\_\_\_

Title \_\_\_\_\_ State or Federal agency/bureau or Tribal Government

## 4. National Park Service Certification

I hereby certify that this property is:

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

Signature of the Keeper Date of Action \_\_\_\_\_

Mid-City Trust and Savings Bank  
Name of Property

Cook County ,Illinois  
County and State

**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
- structure
- object

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

Contributing	Noncontributing	
1	0	buildings
0	0	site
0	0	structure
0	0	object
1	0	<b>Total</b>

**Number of contributing resources previously listed in the National Register**

**6. Function or Use**

**Historic Functions**  
(Enter categories from instructions.)

COMMERCE / TRADE

**Current Functions**  
(Enter categories from instructions.)

VACANT / NOT IN USE

**7. Description**

**Architectural Classification**  
(Enter categories from instructions.)

LATE 19<sup>TH</sup> AND EARLY 20<sup>TH</sup> CENTURY  
REVIVALS / CLASSICAL REVIVAL

**Materials**  
(Enter categories from instructions.)

foundation: CONCRETE  
walls: BRICK, STONE, TERRA COTTA  
roof: ASPHALT  
other: \_\_\_\_\_

Mid-City Trust and Savings Bank

Name of Property

Cook County , Illinois

County and State

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### 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 Mid-City Trust and Savings Bank (also simply Mid-City Bank) is a six-story structure located at 801 W. Madison Street, at the southwest corner of W. Madison Street and S. Halsted Street in Chicago's Near West Side neighborhood just west of the "Loop" central business district. The building is rectangular in plan, has a flat roof, and is of steel frame construction with masonry exterior walls. While the south and west exterior facades are mostly clad in common brick, the street-facing north and east facades display a tripartite "palazzo" massing with the first and second floors clad in monochromatic limestone and the regularly fenestrated third through sixth floors clad in red brick with an ornate and deeply overhanging late 2010s cornice along the roofline that replicates the missing original terra cotta cornice. The first and second floor enclose a large double-height banking hall overlooked by a second-floor mezzanine with secondary bank office spaces. The upper four floors retain original corridor and office layouts. Overall, both the interior and exterior of the Mid-City Trust and Savings Bank continue to display character-defining elements of 1920s Classical Revival and Chicago neighborhood bank design.

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### Narrative Description

#### Site and Massing

The Mid-City Trust and Savings Bank is situated on a rectangular parcel at the southwest corner of W. Madison Street and S. Halsted Street and is built to the lot line along all elevations. The building is flanked on all sides by new construction.

The building is six stories tall with a flat roof. The first and second stories of the building are rectangular in plan; the third through sixth stories are L-shaped and arranged around the two-story portion which houses the banking hall.

When it was originally constructed in 1911, the building consisted only of the L-shaped, six-story portion of the building; the bank occupied a much smaller ground floor space at the northeast corner of the building, and the Madison Street entrance to the building connected with a 750-seat theater, the Virginia Theater, that occupied the area where the double-height banking hall is located. In 1928, Mid-City completed an expansion and remodeling of the existing building and took over the Virginia Theater building to accommodate the new larger banking hall.

#### Exterior

The Mid-City Trust and Savings Bank is a six-story masonry building designed in the Classical Revival style with Romanesque Revival style detailing concentrated along the two-story limestone arcades that stretch along the primary north and east elevations. The upper stories of these elevations are clad in red brick; a replica cornice along the parapet was installed in the late 2010s to replace the missing original cornice. The secondary south and west elevations are unornamented and clad in common brick laid in running bond. The original windows remain on the first and second stories of the primary elevations; all remaining windows within the building are non-historic replacements set within the original openings.

Two large, rectangular brick penthouses are located near the northwest corner of the roof. The lower roof at the northwest section of the building is largely taken over by the large skylights that mark the center of the banking hall.

### *Primary East and North Elevation*

The primary east and north elevations of the building are identical and arranged in a tripartite design, with a two-story ornamented limestone base, a four-story brick shaft, and an elaborate cornice. The base of each elevation features a six-bay-wide Classical Revival-style arcade clad in limestone and set on a polished granite plinth. The arcades are formed by half-round arches springing from square pilasters crowned by cushion capitals. Each arch houses large three-part windows with three-part transoms above, separated by ornamental cast-iron mullions and spandrel panels. The end bays flanking the arcades house recessed entrances framed by foliate limestone ornament. The original brass doors with glass panels and transom remain intact the two northeast corner entrances. Pairs of smaller arched window openings are located above each entrance. The two-story base is topped with a classical cornice. Above the second story, the east and north elevations are clad in red face brick and regularly fenestrated with single rectangular window openings that house non-historic replacement windows. The window openings feature limestone lintels and limestone sills. Above the sixth-story windows is an elaborate, projecting cornice, installed in the late 2010s, which replicates the building's original cornice and is based on historic photographs.

### *Secondary South and West Elevations*

The secondary south and west elevations of the building are unornamented, clad in common brick, and regularly fenestrated on all levels with non-historic replacement windows within the original openings. The west elevation, facing the alley, has been painted and the window openings have been infilled with glass block and brick.

### **Interior**

The Mid-City Savings and Trust Bank is rectangular in overall plan from the basement through the second floors; the fourth through sixth floors are L-shaped. The primary stair and elevator core is located in the northwest corner of the building. An ornate, open marble stair connecting the first-floor banking hall and second floor mezzanine level is located just south of the two passenger elevators; an enclosed stair just north of the elevators provides access from the first floor to the roof. Another enclosed stair near the southeast corner of the building also connects the first through the sixth floors. The basement houses the bank vault, safety deposit viewing areas, and other banking support spaces. The large, double-height banking hall and mezzanine occupies most of the first and second floors of the building. The upper floors contain offices accessed by a double-loaded corridor. The interior of the building retains much of its original plan, although the office spaces on the upper floors have been largely reconfigured and retain no historic partitions.

### *Basement*

The northeast corner of the basement houses the original safety deposit vault, which is accessed by a swooping marble stair that connects to the main entrance lobby on the first floor. The vault space retains the small original vault lobby secure gated entrances and original vault enclosure and doors. The adjacent deposit viewing area with original stained wood booths is extant but has been significantly damaged by flooding in the basement. Corridors west and north of the vault lead to storage rooms and mechanical rooms. Just west of the vault is a large sunken dining room.

### *First Floor*

The primary northeast corner entrances open into a small, ornate entrance lobby with terra-cotta walls, marble flooring, and intricate plaster crown molding. The west end of the entrance lobby houses the marble stair that connects to the basement vault. Along the south wall of the lobby, three pairs of brass doors with glass panels and glass transoms open into the banking hall. The main banking hall is a large, double-height space with terra-cotta walls and columns, marble flooring, and an ornamented plaster ceiling. Dark green marble base runs along the bottom of the walls and columns. Dark green marble counters extend between the columns at the north end of the space and form the base for teller stations along the east wall and in the center of the floor. Vaults are situated along the south side of the banking hall, and a secondary stair connecting to the mezzanine is situated near the east end of the south wall. The office spaces under the mezzanine along the west wall have non-historic wood paneling and partitions. The mezzanine level surrounding the double-height space features polychrome terra-cotta panels with original bronze casement windows above. The mezzanine is accessed from the primary marble stair at the northwest corner of the banking hall; a secondary metal stair on the south wall also connects to the mezzanine.

### *Mezzanine Level (Second Floor)*

The bank director's room is located on the west end of the mezzanine, just south of the primary stair, and features wood paneled walls, wood flooring, and an ornate terra-cotta fireplace. The remaining enclosed rooms along the west, south, and east ends of mezzanine are either secondary spaces or non-historic office spaces. The north end of the mezzanine is open to the banking hall below and features a large marble counter and non-historic dropped ceiling.

### *Upper Floors (Third through Sixth Floors)*

The upper floors house office spaces arranged along a double-loaded corridor plan. A small elevator lobby is located at the northwest corner of each upper floor. The historic plan of the L-shaped corridor is largely intact on these floors. The flooring in the corridors is primarily mosaic tile with a decorative border (previously covered with carpet or non-historic tile) and marble base trim; on the 5<sup>th</sup> and 6<sup>th</sup> floors, the flooring at the southeast end of the corridor is non-historic vinyl tile and wood strip floors. The doors along these corridors are a mixture of original painted wood doors with upper lights and non-historic replacement doors. Historic transoms remain intact on some floors above the dropped ceilings. The office spaces inboard of the corridors have been remodeled and contain no historic finishes.

### **Integrity**

The Mid-City Trust and Savings Bank retains excellent exterior integrity, with original masonry walls, ornate limestone detailing, and original monumental windows on the lower floors with cast iron frames and spandrels intact. Alterations on the exterior are limited to replacement windows and window infill on the upper stories.

The interior of the building retains much of its original layout, including the main entrance lobby, historic stairs and elevator, double-height banking hall, and upper floor office corridors. Historic finishes remain in the primary interior spaces, including original marble flooring, stone and terra-cotta wall finishes, and ornate plaster ceiling in the banking hall. The bank director room on the mezzanine level retains original wood flooring, wood paneled walls, and fireplace with ornate terra-cotta surround. The basement level bank vault and support spaces are also intact, although these areas have been damaged by water infiltration.

Overall, the Mid-City Trust and Savings Bank retains its historic location, design, setting, materials, workmanship, feeling and association and therefore retains sufficient integrity to reflect its significance as an early- twentieth century bank building and as an impressive and intact example of Classical Revival-style bank with Romanesque Revival-style detailing.

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## 8. Statement of Significance

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### Applicable National Register Criteria

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

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

### Criteria Considerations

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

Property is:

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

**Areas of Significance**

(Enter categories from instructions.)

COMMERCE

ARCHITECTURE

**Period of Significance**

CRITERION A – 1911-1967

CRITERION C - 1928

**Significant Dates**

1911; 1928

**Significant Person**

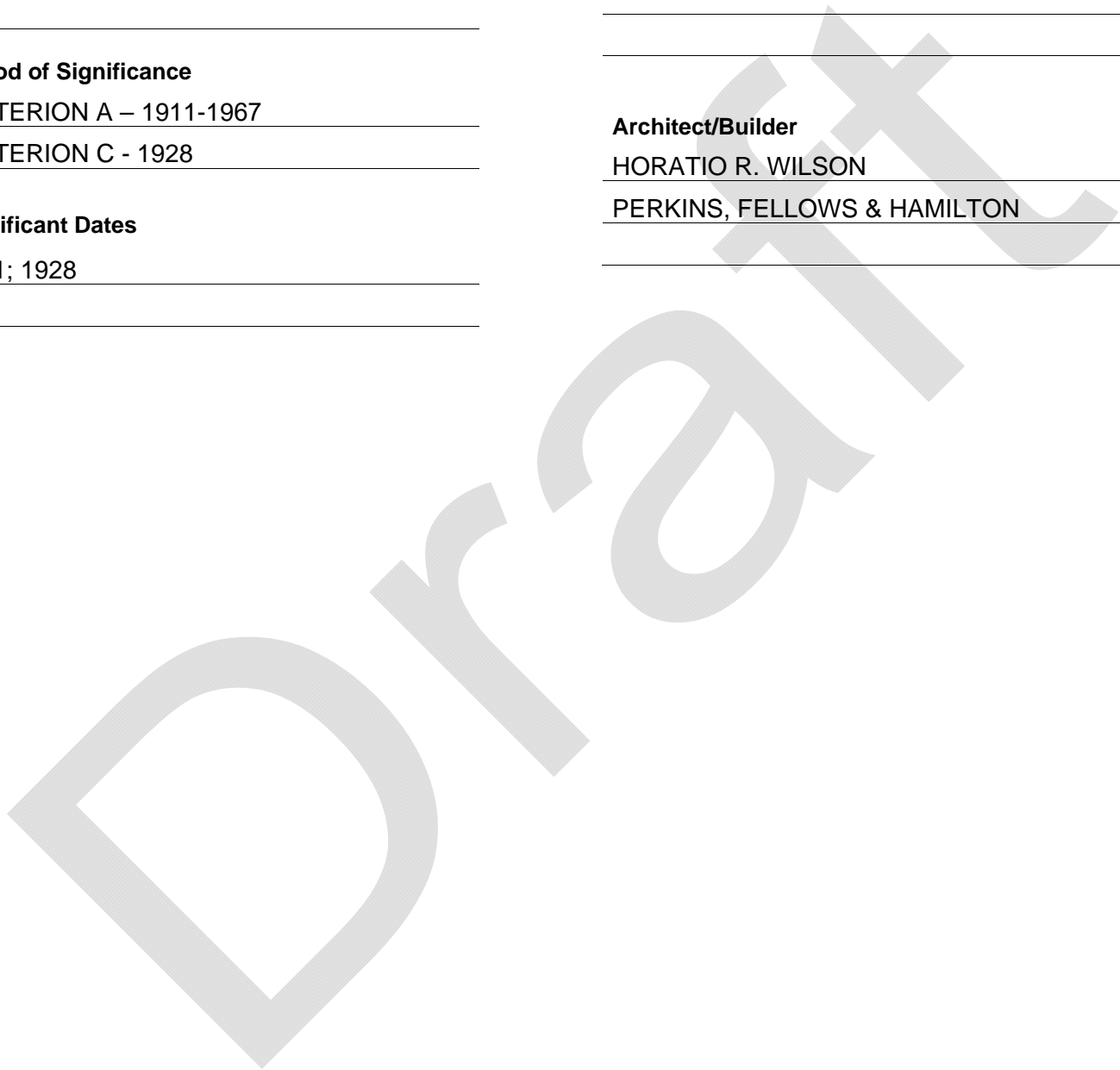
(Complete only if Criterion B is marked above.)

**Cultural Affiliation** (if applicable)

**Architect/Builder**

HORATIO R. WILSON

PERKINS, FELLOWS & HAMILTON



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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).

The Mid-City Trust and Savings Bank at 801 W. Madison Street in Chicago, Illinois, is locally significant under National Register Criterion A for Commerce for its associations with the development and evolution of neighborhood banking in Chicago during the early twentieth century. The City of Chicago expanded rapidly between 1900 and 1930, and the neighborhoods that developed along the city's periphery grew to include local commercial centers that served the needs of residents. This growth, coupled with state laws that prohibited banks from operating branches, encouraged the development of numerous independent neighborhood banks throughout Chicago. These neighborhood banks, including the Mid-City Trust and Savings Bank, served as important financial anchors that supported residents and local businesses. The building's ground floor banking hall housed financial institutions serving Chicago's Near West Side for over 70 years until the early 2000s when MB Bank vacated the building for new facilities.<sup>1</sup>

The Mid-City Trust and Savings Bank is also locally significant under National Register Criterion C for Architecture as an excellent and intact example of the 1920s neighborhood bank building type in Chicago, reflecting the popularity of the Classical Revival style for banking architecture in the 1920s. The building's exterior as renovated in 1928, with its substantial arcaded façade and Romanesque Revival-style ornament, was designed to convey "a sense of security, permanence and strength" that was well-suited to its function as a bank. On the interior, the soaring two-story banking hall was also designed to impress, with ornate terra-cotta and marble detailing throughout, large banks of bronze teller cages, and massive skylights.<sup>2</sup>

The building's period of significance under Criterion A (Commerce) spans from 1911, the year the original bank building designed by Horatio R. Wilson was completed, to 1967, when branch banking was allowed by law. The building's period of significance under Criterion C (Architecture) is 1928, the year the substantial interior and exterior remodeling and expansion designed by Perkins, Fellows & Hamilton was completed.

The Mid-City Trust and Savings Bank was designated a City of Chicago Landmark in 2012.

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

The Mid-City Trust and Savings Bank was completed in 1911 and remodeled in 1928 to meet the rising need for financial services in Chicago's Near West Side neighborhood. The Mid-City 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 Horatio R. Wilson and Perkins, Fellows & Hamilton to build bank buildings with monumental Classical-inspired facades and interior spaces to express the power and prosperity of these institutions within their communities. Typical of neighborhood bank buildings, the Mid-City Bank's design, and particularly that of the 1928 remodel by Perkins, Fellows & Hamilton, borrowed stylistic and functional elements from large downtown bank buildings scaled to the Mid-City Bank's Near West Side location and the needs of its community.<sup>3</sup>

This nomination's context on twentieth century neighborhood banks, bank architecture, and the twentieth century Classical Revival Style draws heavily from the narrative and sources found in the 2013 National Register nomination for the Stony Island Trust and Savings Bank Building in Chicago (NR #13001002) prepared by John D. Cramer, also an author of this nomination.

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<sup>1</sup> "(Former) Mid-City Trust and Savings Bank," City of Chicago Landmark Designation Report, February 2, 2012, 14.

<sup>2</sup> *Ibid*, 18.

<sup>3</sup> John Cramer, *National Register of Historic Places Nomination: Stony Island Trust and Savings Bank, Cook County, Illinois* (Chicago, IL: Illinois State Historic Preservation Office, 2013), Section 8 page 12.



## Chicago's Near West Side Neighborhood

The Mid-City Trust and Savings Bank is located one-half mile west of Chicago's Loop downtown central business district at the northeast corner of Chicago's Near West Side neighborhood, a six square mile community area bounded by the Chicago & Northwestern Railroad (Kinzie Street) to the north; the Pennsylvania Railroad (Rockwell Street) to the west; the south branch of the Chicago River to the east; and 16<sup>th</sup> Street to the south. Beginning in the 1950s, two interstate highways cut wide open swaths through the Near West Side -- the Kennedy Expressway (Interstate 90 / 94) which crosses north-south along the neighborhood's east end between Jefferson and Halsted Streets just east of the Mid-City Bank, and the Eisenhower Expressway (Interstate 290) which crosses east-west through the center of the neighborhood between Van Buren and Harrison Streets.

In addition to the late twentieth century interstates, the Near West Side has seen significant change in settlement, population, and activity since the city's founding. The Near West Side was for much of the nineteenth century the home to Chicago's elite, many of whom built large homes around Union Park at Lake Street and Ashland Avenue, and to some of Chicago's newest residents, families of African American, Irish, German, Czech, Bohemian, and French descent and later of Jewish, Italian, and Greek descent who settled in cramped conditions south of Harrison Street. The late nineteenth century saw the growth of wholesale trade businesses and manufacturers along the Near West Side's railroads and main commercial corridors which ultimately drove the exit of wealthier residents and the influx of poor and working settlers. These newcomers were served most notably by the Hull House settlement house organization begun in 1889 at by reformers Jane Addams (1860-1935) and Ellen Gates Starr (1859-1940) at Halsted and Polk Streets, one-half mile south of the Mid-City Bank.

The mid- to late-twentieth century brought significant population and infrastructure changes to the Near West Side. African Americans and Mexican immigrants moved in large numbers to the neighborhood beginning in the 1930s and in the mid-twentieth century many overcrowded communities were razed for large new public and private subsidized housing projects; for the University of Illinois at Chicago (for which most of the historic Hull House was demolished; for open parking around the Chicago Stadium at 1800 W. Madison Street; and later for the "Chicago Circle" interstate projects and for the construction of the United Center (1994, following the demolition of the Chicago Stadium) and its surrounding parking lots. The interstate projects significantly impacted Chicago's Greektown community, the remnants of which today run along Halsted Street just south of the Mid-City Bank. Today's Near West Side and particularly the community's northeast corner near the Mid-City Trust and Savings Bank is home to increased commercial and residential development, including the rehabilitation of older buildings and the construction of new high-rise towers.<sup>4</sup>

### Building and Organizational History of the Mid-City Trust and Savings Bank

#### *Original 1911 Building*

The original Mid-City Trust and Savings Bank was constructed in 1911 at the southwest corner of West Madison and South Halsted Streets, at the intersection of the Near West Side, West Town, and Greektown neighborhoods just west of Chicago's Loop. By the early twentieth century, the communities fanning out from Madison and Halsted housed a diverse mix of European immigrants, Jewish, Italian, and Greek residents. The center of the Jewish business community, the Maxwell Street Market, was located at Halsted and Maxwell Street. Little Italy developed between Polk and Taylor Streets, and Chicago's Greeks settled between Harrison, Halsted, Polk, and Blue Island.<sup>5</sup> At the time of its construction, the area around the intersection of Halsted and Madison Streets was a busy commercial district surrounded by a mixture of residential, commercial, and manufacturing concerns where working class immigrants lived, worked, and shopped.

In April of 1910, the *Chicago Tribune* announced the plans for a new "thoroughly modern" six-story store and office building at the southwest corner of Madison Street and Halsted Street. Designed by architect Horatio R. Wilson and completed in the 1911, the L-shaped building was situated adjacent to the 750-seat Virginia Theater, which had also been designed by Wilson and completed in 1908. Typical of early twentieth-century office buildings, the new red-brick structure featured large rectangular storefront openings along the ground floor, with three-part Chicago-style windows at the second level and double-hung windows above. A simple cornice topped the building.

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<sup>4</sup> "Near West Side," Encyclopedia of Chicago, <http://www.encyclopedia.chicagohistory.org/pages/878.html>, accessed September 15, 2022.

<sup>5</sup> Ibid.

On March 15, 1911, the *Inter Ocean* reported that “preliminary to the organization of a banking corporation, Jacob Mayer has taken title to the leasehold interest and building at the corner of Halsted and Madison Streets.”<sup>6</sup> A portion of the main floor in the newly completed building was to be occupied by the Mid-City Trust and Savings Bank, which was then being organized. By April 8, the bank was officially organized with director William J. Rathje (formerly of the People’s Stock Yards State Bank in Chicago) serving as president, and Mid-City opened for business on April 10, 1911.<sup>7</sup>

### *1928 Remodeling*

Like many neighborhood banks, the Mid-City Bank prospered during the 1910s and 1920s, and by 1926 the bank began plans to expand and remodel their existing facilities. On July 18, 1926, the *Chicago Tribune* announced that the architecture firm of Perkins, Fellows, & Hamilton had completed plans for the ambitious renovations, which would transform the building “into one of the most attractive [banking] homes on the west side.”<sup>8</sup> The adjacent Virginia Theater building had been acquired to allow for an expanded first-floor banking hall, which would give Mid-City “one of the largest banking floor spaces of any institution of its kind outside the loop.”<sup>9</sup>

The redesign, completed in 1928, transformed both the exterior and interior of the building. On the exterior, the ground floor storefronts and second-story Chicago-style windows on the street-facing elevations were replaced with an ornate, Classical Revival-style arcade rendering in limestone. The upper stories above this new two-story base remained relatively unchanged, and a new elaborate cornice was added to the top of the building. The changes to the interior of the bank were even more transformative. The two-story building housing the Virginia Theater was vacated to allow for an expanded double-height banking hall and mezzanine to be inserted, illuminated by large skylights and lavishly decorated with terra-cotta ornament, marble, and brass. The renovated exterior and the new banking hall interior was featured in the August 5, 1928 issue of *The American Architect*.

### *Later History (1929-present)*

The onset of the Great Depression in 1929 led many of Chicago’s neighborhood banks to close their doors. To avoid this fate, Mid-City Trust and Savings Bank merged with the Market Traders State bank in January of 1930, which allowed operations to continue at its enlarged headquarters.<sup>10</sup> In 1933, the bank obtained a national charter and re-opened as the Mid-City National Bank.<sup>11</sup> After World War II, the bank continued to operate despite disinvestment in the surrounding neighborhood, which became known as Chicago’s Skid Row. In the 1950s, under the leadership of bank president F. A. Groenwald, the bank increased its capital stock and began offering drive-in banking to attract new customers, with Chicago Mayor Richard J. Daley cutting the ribbon at the dedication of the new drive-up teller windows in December of 1958.<sup>12</sup>

In 2001, Mid-City merged with another long-standing local bank, Manufacturers Bank (formed in 1934) to become MB Financial.<sup>13</sup> The Mid-City Trust and Savings Bank building at Madison and Halsted remained open through the early 2000s, when MB moved to new facilities.

## **Criterion A (Commerce) - Neighborhood Banking in Early Twentieth Century Chicago**

When the organization was established with director William J. Rathie at its head in 1911, the Mid-City Trust and Savings Bank was just one of thousands of new financial institutions nationwide opening their doors for the first time to early twentieth century working and middle-class consumers, a trend in neighborhood banking that had its roots in the late nineteenth century.

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<sup>6</sup> “Banking Corporation to be Organized on West Side,” *The Inter Ocean*, March 15, 1911, 10.

<sup>7</sup> “Mid-City Trust and Savings Bank Organization Announced Today,” *The Inter Ocean*, April 8, 1911, 8.

<sup>8</sup> “Mid-City Bank to Remodel Home; Cost \$500,000,” *Chicago Tribune*, July 18, 1926, 41.

<sup>9</sup> *Ibid.*

<sup>10</sup> “Directors Approve Merger of Outlying Chicago Banks,” *Chicago Tribune*, December 11, 1929, 29.

<sup>11</sup> “Closed Banks Tell of Plans for Reopening,” *Chicago Tribune*, April 14, 1933, 31.

<sup>12</sup> “Mid-City Nat. Opens Its New Car Facilities,” *Chicago Tribune*, December 10, 1958, 63.

<sup>13</sup> “Fifth Third to Close 44 Chicago-area Branches,” *Chicago Tribune*, June 18, 2019, 2-1.

While the nation boasted several thousand operating banks in the late 1800s, most were located in the downtown financial centers of 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-century when increased prosperity across class divides, spurred by higher production and improved wages, helped boost the wealth of less affluent Americans and increased to 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.<sup>14</sup>

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 with the intention of preventing bank monopolies. Chicago's own banking culture was not immune to this distaste for branch banking; Illinois' 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).<sup>15</sup>

With large Chicago banks borrowed from branching out into the city's small urban neighborhoods, the provision of financial services and communities like the Near West Side fell to resourceful local businessmen who could obtain state charters and established small banks to meet growing local demand. These new neighborhood banks were locally owned and operated, with prominent businessmen from the community serving as directors and officers, and stock owned by local residents and merchants. 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 home buyers, and low interest credit to more adventurous developers and players of the stock market.<sup>16</sup>

The success of these small neighborhood banks in Chicago was immediate. In 1900, 11 neighborhood bank buildings operated in Chicago, which together accounted for \$22 million in total deposits. 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 with deposits totaling \$769 million. As noted in the City of Chicago Landmark Designation Report on neighborhood bank buildings, by the late 1920s Chicago's neighborhood banks held more deposits "than in all the combined banks of six states—Idaho, New Mexico, Wyoming, Delaware, Montana, and North Dakota."<sup>17</sup> These Chicago 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..."<sup>18</sup> Often working unhindered by local competition, neighborhood banks, like their larger forebearers 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 Mid-City Trust and 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.<sup>19</sup>

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<sup>14</sup> Charles Belfoure, *Monuments to Money: The Architecture of American Banks* (Jefferson, North Carolina: McFarland & Company, Inc., 2005), 5, 124-129, 133-134.

*National Register of Historic Places Nomination: Stony Island Trust and Savings Bank*, Section 8 page 13.

<sup>15</sup> *The Encyclopedia of Chicago*, "Commercial Banking," <http://www.encyclopedia.chicagohistory.org/pages/108.html>

Benjamin J. Klebaner, *American Commercial Banking: A History* (Boston: Twayne Publishers, 1990), 133-134.

F. Cyril James, *The Growth of Commercial Banks, Vol. 2* (New York: J. & J. Harper Editions, 1938), 954-959.

*National Register of Historic Places Nomination: Stony Island Trust and Savings Bank*, Section 8 page 13.

<sup>16</sup> "Neighborhood Bank Buildings," Landmark Designation Report, City of Chicago Department of Planning and Development, May 2008, 2-4.

Belfoure, 124-129, 133-134.

*National Register of Historic Places Nomination: Stony Island Trust and Savings Bank*, Section 8 page 14.

<sup>17</sup> *Ibid.*, 4-6.

<sup>18</sup> Belfoure, 5.

<sup>19</sup> "Neighborhood Bank Buildings, 2-4.

*National Register of Historic Places Nomination: Stony Island Trust and Savings Bank*, Section 8 page 15.

The onset of the Great Depression proved particularly devastating for Chicago's neighborhood banks. Between 1929 and 1932, severe deflation in Chicago real estate investments and a wave of "bank runs" had forced over half of the city's neighborhood banks to close. Construction of new banks in the city would not resume until after World War II, and the banks that emerged in the 1950s and 1960s would be markedly different in both operations and architectural design from their pre-Depression counterparts, as the industry embraced drive-through and automated computer banking, and for their new facilities post-war banking organizations turned to architectural Modernism to project an image of transparency and trustworthiness to its customers.<sup>20</sup>

### **Criterion C (Architecture) – Early Twentieth Century Classical Revival Style Architecture**

The Mid-City Trust and 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.<sup>21</sup>

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 its founding and continuing through the nineteenth century. The last American Classical Revival period (approximately 1885 to 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 40 years.<sup>22</sup>

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 central business 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 (completed 1905, designed by Frost & Granger, extant); the Continental & Commercial Bank Building (completed 1922, designed by Graham, Burnham & Co., extant); the Federal Reserve Bank Building (completed 1922, designed by Graham Anderson, Probst & White, extant); and the Illinois Merchants Bank Building (completed 1924, designed by Graham Anderson, Probst & White, extant) are all monolithic, monochromatic, symmetrically-composed works with Renaissance Italian-inspired tripartite "palazzo" massing, clad in stone and terra cotta displaying traditional Classical elements with nods to the grand ornamental scale of Beaux Arts Classicism.<sup>23</sup>

Architects for Chicago's neighborhood banks like the Mid-City Trust and Savings Bank attempted to adopt the same serene and monumentality of larger downtown banks using the same tripartite massing, material palettes, and Classical-inspired ornamentation. Updated by Perkins, Fellows & Hamilton in 1928, the lower two floors of the Mid-City bank's street-facing facades, unified with bases clad in limestone, display symmetrical arcades of double height openings inset with metal windows including ancient Roman-inspired thermal windows along the second-floor mezzanine. The tall arched openings along with the double arched sets of second floor corner windows are also inspired by the Romanesque Style, itself a Classical-inspired style of architecture from Western Europe of the early Middle Ages. Other Romanesque features include the two-story base's highly organic carved stone pilaster capitals and corner door surrounds. The building's deeply overhanging terra cotta cornice at parapet level (replicated in the late 2010s from historic images) is also accentuated with Classical references including dentils, triglyphs, metopes and corner acroteria. Inside, the Mid-City Bank's large columned banking hall is accented with Classical and Romanesque features, including restrained ashlar stone and terra cotta wall cladding, Romanesque Style compound piers and pilasters, and modillioned beams supporting the expansive ceiling.<sup>24</sup>

### **Criterion C (Architecture) – Early Twentieth Neighborhood Banks Architecture in Chicago**

Perkins, Fellows & Hamilton's design for the 1928 renovation of the Mid-City Trust and Savings Bank drew heavily on the work of more prominent East Coast American architects and a decades-old portfolio of influential Greek and Roman Revival

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<sup>20</sup> Belfoure, 4.

<sup>21</sup> *National Register of Historic Places Nomination: Stony Island Trust and Savings Bank*, Section 8 page 15.

<sup>22</sup> Ibid.

<sup>23</sup> Alice Sinkevitch, ed., *AIA Guide to Chicago* (New York: Harcourt, 2004), 77-79.

<sup>24</sup> *National Register of Historic Places Nomination: Stony Island Trust and Savings Bank*, Section 8 page 15.

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 Chicago hosted the World's Columbian Exposition, with the construction of the three-story Bowery Savings Bank in New York (completed 1895, designed by McKim, Mead & White, extant). The Bowery Savings Bank's temple front facades and columned double height banking hall 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.<sup>25</sup>

English-born New York architect Alfred C. Bossom (1881-1965) expanded upon McKim, Mead & White's bank designs and became well known for his own designs for the country's grandest new bank buildings, especially those 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, extant).<sup>26</sup> 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.<sup>27</sup> "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."<sup>28</sup> 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."<sup>29</sup>

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, early examples include the Swedish American State Bank Building at 5400 N. Clark Street (completed 1913, designed by Ottenheimer, Stern & Reichert, extant) and the Fullerton State Bank at 1423-1427 W. Fullerton Avenue (completed 1923, designed by K.M. Vitzhum & Co., extant). On the West Side, early examples included the Logan Square Trust and Savings Bank at 2551 N. Milwaukee Avenue (completed 1922, designed by Weary & Alford, extant) and the Kimbell Trust and Savings Bank at 3600 W. Fullerton Avenue (completed 1924, designed by William Gibbons Uffendell, extant). On the South Side, early examples included the Calumet National Bank at 9117 S. Commercial Avenue (completed 1910, designed by John Domicksen, extant), the South Side Trust and Savings Bank at 4959 S. Cottage Grove Avenue (completed 1922, designed by Albert A. Schwartz, extant), and the Stony Island Trust and Savings Bank Building at 6740 S. Stony Island Avenue (completed 1923, designed by William Gibbons Uffendell, extant).<sup>30</sup>

The buildings constructed to house neighborhood banks in the early twentieth century were typically imposing structures designed in historical styles by prominent architects and thus served as important visual landmarks within local commercial districts. Among the dozens of purpose-built neighborhood banks constructed in Chicago in the early twentieth century, a

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<sup>25</sup> Richard Longstreth, *The Buildings of Main Street: A Guide to American Commercial Architecture* (Washington, DC: Preservation Press, 1987), 100.

*National Register of Historic Places Nomination: Stony Island Trust and Savings Bank*, Section 8 page 16.

<sup>26</sup> "Advertisement for Alfred C. Bossom, Bank Architect & Equipment Engineer," *Bankers Magazine* (Vol. 102, No. 1: January 1921), 202.

<sup>27</sup> Alfred C. Bossom, "The Requirements of Modern Bank Building," *Bankers Magazine* (Vol. 83, No. 5: November 1911), 658-659.

<sup>28</sup> "The Requirements of Modern Bank Building," 659.

<sup>29</sup> "The Requirements of Modern Bank Building," 659.

*National Register of Historic Places Nomination: Stony Island Trust and Savings Bank*, Section 8 page 17.

<sup>30</sup> *National Register of Historic Places Nomination: Stony Island Trust and Savings Bank*, Section 8 page 17.

definable Chicago neighborhood bank typology emerged with common features that their architects repeated over and over to create an aesthetic recognizable to most bank customers. Chicago's neighborhood bank buildings completed between 1900 and 1930 were all located at or near busy commercial intersections outside of Chicago's downtown Loop central business district; were more often than not designed in a monumental Classical Revival Style; housed a dedicated public banking hall at ground level; and in some cases also housed upper floor commercial tenant office spaces. The Mid-City Trust and Savings Bank displayed all of these key features typical Chicago neighborhood banks, following architect Alfred C. Bossom's call for an "externally... distinctive" bank structure that truly "look[s] like a BANK."<sup>31</sup>

### **Horatio Reed Wilson (1857-1917), Architect of the Original 1911 Mid-City Trust and Savings Bank**

The Mid-City Trust and Savings Bank's original six-story L-shaped street-facing section and its now-demolished adjoining Virginia Theatre was completed in 1911 and designed by Chicago architect Horatio R. Wilson. Born in Jamestown, New York, Wilson moved to Chicago as a young man and studied architecture in the office of Charles J. Hull. Wilson collaborated professionally with several architects during his career, first working with O.W. Marble from the late 1880s until Marble's death in the 1890s, after which he formed a brief partnership Wilson & Marshall with noted architect Benjamin Marshall (1874-1944). In 1900, Wilson established his own independent practice and then in 1910 formed his last firm H.R. Wilson & Company with architect John A. Armstrong with whom he worked until his death in 1917.

Wilson's best known works include several surviving late nineteenth and early twentieth century homes in Chicago's South Side Kenwood and Hyde Park communities completed independently and with his partners O.W. Marble and Benjamin Marshall; the Illinois Theater at 65 E. Jackson Boulevard in Chicago (1900, with Benjamin Marshall, demolished); the L.C. Case Office Building in Racine, Wisconsin (1905); the Sharp Office Building in Kansas City, Missouri; and the Aurora, Elgin & Chicago Railroad Station in Wheaton, Illinois; the McNaul Tire Co. Building (later Chess Records) at 2120 S. Michigan Avenue in Chicago (1911, today a designated Chicago local landmark); the Mid-City Trust & Savings Bank at 801 N. Halsted Street (1911, today a designated Chicago local landmark); the J. P. Smith Shoe Co. factory at 915-925 W. Huron Street (1912, extant); the Mars / Logan Square Theatre at 2556 N. Milwaukee Avenue in Chicago (1913, demolished); and the Harper Theater at 5238 S. Harper Avenue in Chicago (1914, extant).<sup>32</sup>

### **Perkins, Fellows & Hamilton, Architects of the 1928 Renovation and Expansion**

The demolition of the 1911 Virginia Theatre and the Mid-City Trust & Savings Bank's renovation and expansion to its current form was overseen by the firm of Perkins, Fellows & Hamilton which operated between 1910 and 1925. One of Chicago most prolific and influential early twentieth century architectural offices, the firm was led by architects John Hamilton (1878-1955) and his more famous partner Dwight Perkins (1867-1941), who together collaborated as Perkins & Hamilton beginning in 1894. Perkins stepped away from private architectural practice in 1906 and for four years served as lead architect with the Chicago Board of Education where he designed Chicago public school facilities including the highly progressive Carl Schurz High School (1908) and Lyman Trumbull School (1909), both National Register listed and designated Chicago local landmarks.

William Fellows (1870-1948), previously a partner with Nimmons & Fellows, best known for their turn-of-the-century work on the Sears, Roebuck & Company Complex in Chicago's North Lawndale Avenue (a National Historic Landmark district and designated Chicago local landmark district) joined Perkins and Hamilton in 1911, renaming the firm Perkins, Fellows & Hamilton.

Perkins, Fellows & Hamilton were well known for their progressive designs for schools across the country, built both before and after Perkins' stint with the Chicago Board of Education. Also well known among their Chicago designs are their own office's studios at 814 N. Michigan Avenue (1917, a designated Chicago local landmark) facing the Chicago Water Tower and the Lincoln Park Zoo Lion House (1912, National Register listed and a Chicago local landmark).

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<sup>31</sup> *National Register of Historic Places Nomination: Stony Island Trust and Savings Bank*, Section 8 page 17.

<sup>32</sup> Henry F. and Elsie Rathburn Withey, *Biographical dictionary of American architects, deceased* (Los Angeles: New Age Publishing Co., 1956), 663.

Cinema Treasures - <http://cinematreasures.org/architects/820?status=closed>  
Chicago Historic Resources Survey

"(Former) Mid-City Trust and Savings Bank," City of Chicago Landmark Designation Report, February 2, 2012, 12.

Perkins later formed the firm of Perkins, Chatten & Hammond, known for their designs for Chicago's North West Tower Building (1929, contributing in a National Register historic district and local landmark district) and Victor Lawson House YMCA (1931, National Register listed).<sup>33</sup>

### **Comparable Chicago Neighborhood Bank Buildings**

The Mid-City Trust and Savings Bank is among the largest surviving purpose-built early twentieth century neighborhood bank buildings in Chicago. The extant neighborhood bank buildings listed below are comparable in that they were constructed between 1900 and 1930 in Chicago; are located at or near busy commercial intersections outside of Chicago's downtown Loop financial district; house (or once housed) a dedicated public banking hall at ground level; and are three stories or taller with upper floor commercial tenant office spaces:

#### **Belmont Sheffield Trust and Savings Bank**

**1001 W. Belmont Avenue**

**Completed 1929; Designed by architects John A. Nyden & Co.**

**Individually National Register-listed and a designated Chicago local landmark**

This six-story bank and office building in the Chicago North Side neighborhood of Lake View displays a Classical Revival Style façade with five upper office floors.

#### **Chicago City Bank and Trust**

**815 W. 63<sup>rd</sup> Street**

**Completed 1930; Designed by architect Abraham Epstein**

**Designated Chicago local landmark**

This four-story bank and office building in the Chicago South Side neighborhood of Englewood displays a Classical Revival and Art Deco Styles façade with two upper office floors.

#### **Hyde Park-Kenwood National Bank**

**1525 E. 53<sup>rd</sup> Street**

**Completed 1928; Designed by architect Karl M. Vitzhum**

**Contributing building in the Hyde Park-Kenwood National Register Historic District and a designated Chicago local landmark**

This ten-story bank and office building in the Chicago South Side neighborhood of Hyde Park displays a Classical Revival Style façade with six upper office floors and is probably the largest neighborhood bank building outside of downtown Chicago.

#### **Kimbell Trust and Savings Bank**

**3600 W. Fullerton Avenue**

**Completed 1924; Designed by architect William Gibbons Uffendell**

**Designated Chicago local landmark**

This three-story bank and office building in the Chicago West Side neighborhood of Logan Square displays a Classical Revival Style façade with a third floor office level.

#### **Laramie State Bank**

**5200 W. Chicago Avenue**

**Completed 1924, remodeling and expansion completed 1929; Designed by architects Meyer & Cook**

**Individually National Register-listed and a designated Chicago local landmark**

This three-story bank and office building in the Chicago West Side neighborhood of Austin displays an Art Deco Style façade with a third floor office level.

#### **Marshfield Trust and Savings Bank**

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<sup>33</sup> Henry F. and Elsie Rathburn Withey, *Biographical dictionary of American architects, deceased* (Los Angeles: New Age Publishing Co., 1956), 206, 468-469.

Chicago Historic Resources Survey, City of Chicago Department of Planning and Development, Historic Preservation Division.

"(Former) Mid-City Trust and Savings Bank," City of Chicago Landmark Designation Report, February 2, 2012, 12.

**3321 N. Lincoln Avenue**

**Completed 1924; Designed by architect William Gibbons Uffendell**

**Designated Chicago local landmark**

This four-story bank and office building in the Chicago North Side neighborhood of Lake View displays a Classical Revival Style façade with two upper office floors.

**Mid-City Trust and Savings Bank**

**801 W. Madison Street**

**Completed 1911 with a major 1928 renovation and expansion; Designed by architects Horatio R. Wilson (1911) and Perkins, Fellows, & Hamilton (1928)**

**Designated Chicago local landmark**

This six-story bank and office building in Chicago's Near West Side neighborhood displays a Classical Revival Style façade with four upper office floors.

**Pioneer Trust and Savings Bank**

**4000 W. North Avenue**

**Completed 1924; Designed by architect Karl M. Vitzhum**

**Designated Chicago local landmark**

This five-story bank and office building in the Chicago West Side neighborhood of Humboldt Park displays a Classical Revival Style façade with two upper office floors.

**Sheridan Trust and Savings Bank**

**4753 N. Broadway**

**Completed 1924, additional stories added in 1928; Designed by architects Marshall & Fox (1924) and Huszagh and Hill (1928 addition)**

**Contributing building in the Uptown Square National Register Historic District and a designated Chicago local landmark**

This twelve-story bank and office building in the Chicago North Side neighborhood of Uptown displays a Classical Revival Style façade with nine upper office floors and is probably the tallest neighborhood bank building outside of downtown Chicago.

**Stony Island Trust and Savings Bank**

**6740 S. Stony Island Avenue**

**Completed 1922; Designed by architect William Gibbons Uffendell**

**Individually National Register listed**

This three-story bank and office building in the Chicago South Side neighborhood of Woodlawn displays a Classical Revival Style façade with a third floor office level.

**Washington Park National Bank**

**6300 S. Cottage Grove**

**Completed 1924; designed by architect Albert A. Schwartz**

**Designated Chicago local landmark**

This four-story bank and office building in the Chicago South Side neighborhood of Woodlawn displays a Classical Revival Style façade with two upper office floors.

**West Town State Bank**

**2400 W. Madison Street**

**Completed 1930; designed by architects Mundie & Jensen**

**Designated Chicago local landmark**

This eight-story bank and office building in Chicago's Near West Side neighborhood displays an Art Deco Style façade with six upper office floors.

Among the larger Chicago neighborhood banks listed above, the Mid-City Trust and Savings Bank is one of two large neighborhood banks that survives in Chicago's Near West Side neighborhood along with the West Town State Bank two miles to its west at 2400 W. Madison Street. The Mid-City Bank also has exceptionally intact ground floor banking hall



dating from 1928. The Mid-City Bank is also the only bank among those listed above that was first completed in the 1910s and then renovated and expanded to its current state in the 1920s.

## **Conclusion**

The Mid-City Trust and Savings Bank is one of only a few remaining early twentieth century bank structures on Chicago's Near West Side. With its tripartite palazzo massing, its elaborate Classical-inspired stone base, and its intact interior banking hall, the building is a locally significant example of Classical Revival Style bank commercial design and early twentieth century Chicago neighborhood bank architecture.<sup>34</sup>

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<sup>34</sup> *National Register of Historic Places Nomination: Stony Island Trust and Savings Bank*, Section 8 page 18.

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## 9. Major Bibliographical References

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

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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: \_\_\_\_\_

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Historic Resources Survey Number (if assigned):

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**10. Geographical Data**

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**Acreage of Property** Less than one

(Do not include previously listed resource acreage; enter "Less than one" if the acreage is .99 or less)

**Latitude/Longitude Coordinates**Datum if other than WGS84: \_\_\_\_\_  
(enter coordinates to 6 decimal places)1 41.8816105 -87.6475516  
Latitude Longitude3 \_\_\_\_\_  
Latitude Longitude2 \_\_\_\_\_  
Latitude Longitude4 \_\_\_\_\_  
Latitude Longitude

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

The Mid-City Trust and Savings Bank's proposed National Register listing boundary aligns with the building's roughly rectangular-shaped footprint bound by W. Madison Street to the north; S. Halsted Street to the east; an adjacent building with which the bank shares a common party wall to the south; and a public alley to the west.

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**Boundary Justification** (Explain why the boundaries were selected.)

The Mid-City Trust and Savings Bank's proposed National Register listing boundaries align with the building's historic footprint.

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**11. Form Prepared By**

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name/title Emily Ramsey, Lara Ramsey, and John Cramer date February 1, 2023  
organization Ramsey Historic Consultants, Inc. telephone 312.213.9630  
street & number 1105 W. Chicago Avenue, Suite 201 email emily@ramseyhcinc.com  
city or town Chicago state IL zip code 60642

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**Additional Documentation**

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Submit the following items with the completed form:

- **GIS Location Map (Google Earth or BING)**
- **Local Location Map**
- **Site Plan**
- **Floor Plans (As Applicable)**
- **Photo Location Map** (Include for historic districts and properties having large acreage or numerous resources. Key all photographs to this map and insert immediately after the photo log and before the list of figures).

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**Photographs:**

Submit clear and descriptive photographs. The size of each image must be 3000x2000 pixels, 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:** Mid-City Trust and Savings Bank

**City or Vicinity:** Chicago

**County:** Cook **State:** Illinois

**Photographer:** Emily Ramsey, Ramsey Historic Consultants, Inc.

**Date Photographed:** August 2022

**Photo 1 of 15:** Halsted (left) and Madison Street (right) facades, looking southwest

**Photo 2 of 15:** Madison Street facade, looking southeast

**Photo 3 of 15:** Halsted Street facade, looking northwest

**Photo 4 of 15:** Halsted (left) and Madison Street (right) entrances, looking southwest

**Photo 5 of 15:** Halsted Street facade, looking southwest

**Photo 6 of 15:** Typical second floor mezzanine window and spandrel, Halsted and Madison Street facades

**Photo 7 of 15:** West alley façade, looking northeast

**Photo 8 of 15:** First floor interior, Madison (left) and Halsted Street (right) entrances, looking northeast

**Photo 9 of 15:** First floor interior, banking hall, looking southwest

**Photo 10 of 15:** First floor interior, banking hall, looking southeast

**Photo 11 of 15:** First floor interior, banking hall, looking east from second floor mezzanine

**Photo 12 of 15:** Basement vault lobby, looking north

**Photo 13 of 15:** Second floor mezzanine interior, west executive office, looking south

**Photo 14 of 15:** Typical upper floor corridor interior

**Photo 15 of 15:** Typical upper floor office interior

**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.

United States Department of the Interior  
National Park Service

## National Register of Historic Places Continuation Sheet

Mid-City Trust and Savings Bank

Name of Property

Cook County, Illinois

County and State

Name of multiple listing (if applicable)

Section number Additional Documentation Page 22

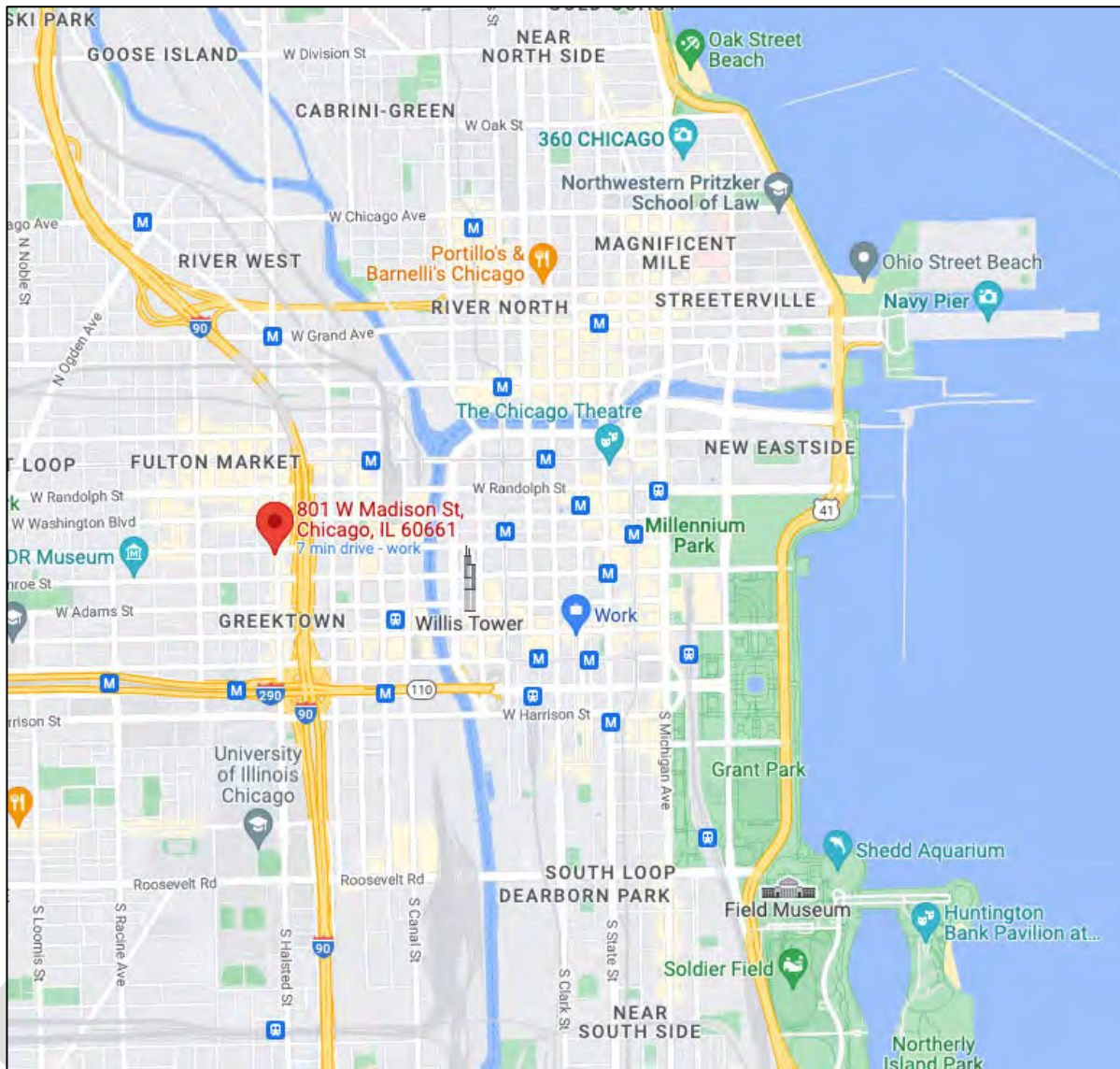
### List of Figures

(Resize, compact, and paste images of maps and historic documents in this section. Place captions, with figure numbers above each image. Orient maps so that north is at the top of the page, all document should be inserted with the top toward the top of the page.)

- Figure 1.** Mid-City Trust and Savings Bank – Location map
- Figure 2.** Mid-City Trust and Savings Bank – Site map with National Register listing boundary
- Figure 3.** Mid-City Trust and Savings Bank – Google Earth GIS map
- Figure 4.** Mid-City Trust and Savings Bank – Basement floor plan
- Figure 5.** Mid-City Trust and Savings Bank – First floor plan
- Figure 6.** Mid-City Trust and Savings Bank – Second floor mezzanine plan
- Figure 7.** Mid-City Trust and Savings Bank – Typical upper floor plan
- Figure 8.** 1917 Sanborn map showing the “Mid-City Bank Bldg” and the Virginia Theatre (now demolished)
- Figure 9.** 1950 Sanborn map showing the “Mid-City Bank Bldg” as renovated and expanded in 1928
- Figure 10.** March 15, 1911 article in Chicago’s *Inter Ocean* announcing the formation of the Mid-City Trust and Savings Bank and the construction of a new bank building at the southwest corner of Halsted and Madison Streets
- Figure 11.** Pre-1928 renovation image of the Mid-City Trust and Savings Bank, looking southwest from the intersection of Madison and Halsted Streets (Source: Commission on Chicago Landmarks)
- Figure 12.** July 18, 1926 article in the *Chicago Daily Tribune* announcing the remodeling of the Mid-City Trust and Savings Bank at Halsted and Madison Streets by architects Perkins, Fellows & Hamilton
- Figure 13.** Image from the July 18, 1926 *Chicago Daily Tribune* article announcing the remodeling of the Mid-City Trust and Savings Bank
- Figure 14.** Page 1 of August 5, 1928 article in *The American Architect*, including image of the exterior of the newly remodeled Mid-City Trust and Savings Bank
- Figure 15.** Page 2 of August 5, 1928 article in *The American Architect*, including basement floor plan and image of the Mid-City Trust and Savings Bank’s remodeled lobby
- Figure 16.** Page 3 of August 5, 1928 article in *The American Architect*, including detail images of the Mid-City Trust and Savings Bank’s remodeled lobby
- Figure 17.** Page 4 of August 5, 1928 article in *The American Architect*, including first and second floor plans
- Figure 18.** C. 1950 image of the Mid-City Trust and Savings Bank’s lower four floors, looking west along Madison from the east (Source: Commission on Chicago Landmarks)
- Figure 19.** December 9, 1958 *Chicago Tribune* advertisement announcing the Mid-City Trust and Savings Bank’s new “window-banking facilities for serving our customers while in their cars”

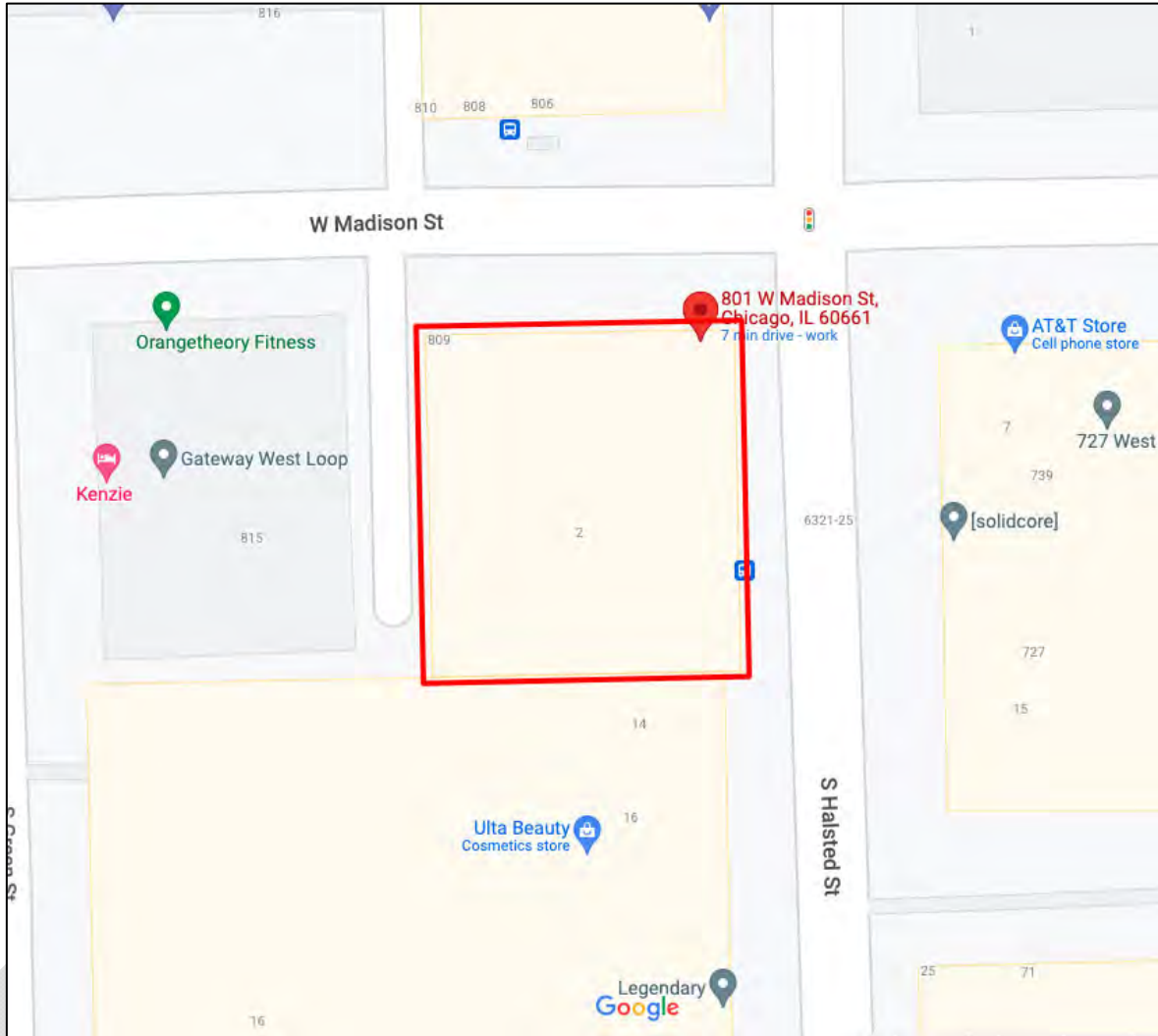
**Property name:** Mid-City Trust and Savings Bank, 801 W. Madison Street, Chicago  
**Illinois, County:** Cook

**Figure 1.** Mid-City Trust and Savings Bank – Location map



**Property name:** Mid-City Trust and Savings Bank, 801 W. Madison Street, Chicago  
**Illinois, County:** Cook

**Figure 2.** Mid-City Trust and Savings Bank – Site map with National Register listing boundary





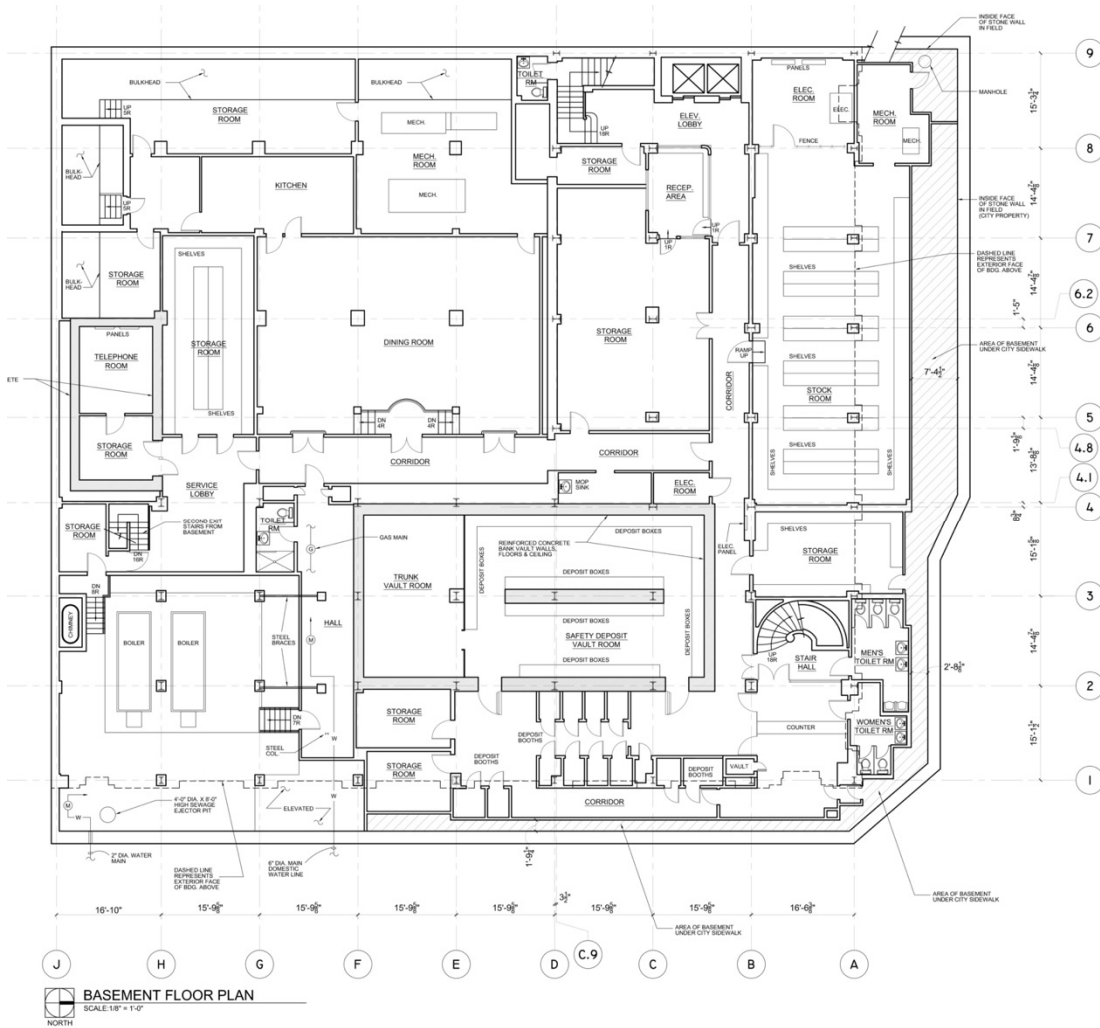
**Property name:** Mid-City Trust and Savings Bank, 801 W. Madison Street, Chicago  
**Illinois, County:** Cook

**Figure 3.** Mid-City Trust and Savings Bank – Google Earth GIS Map



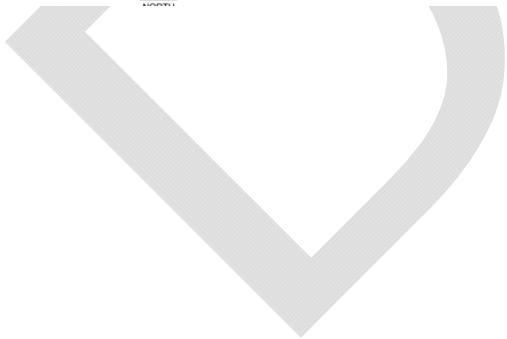
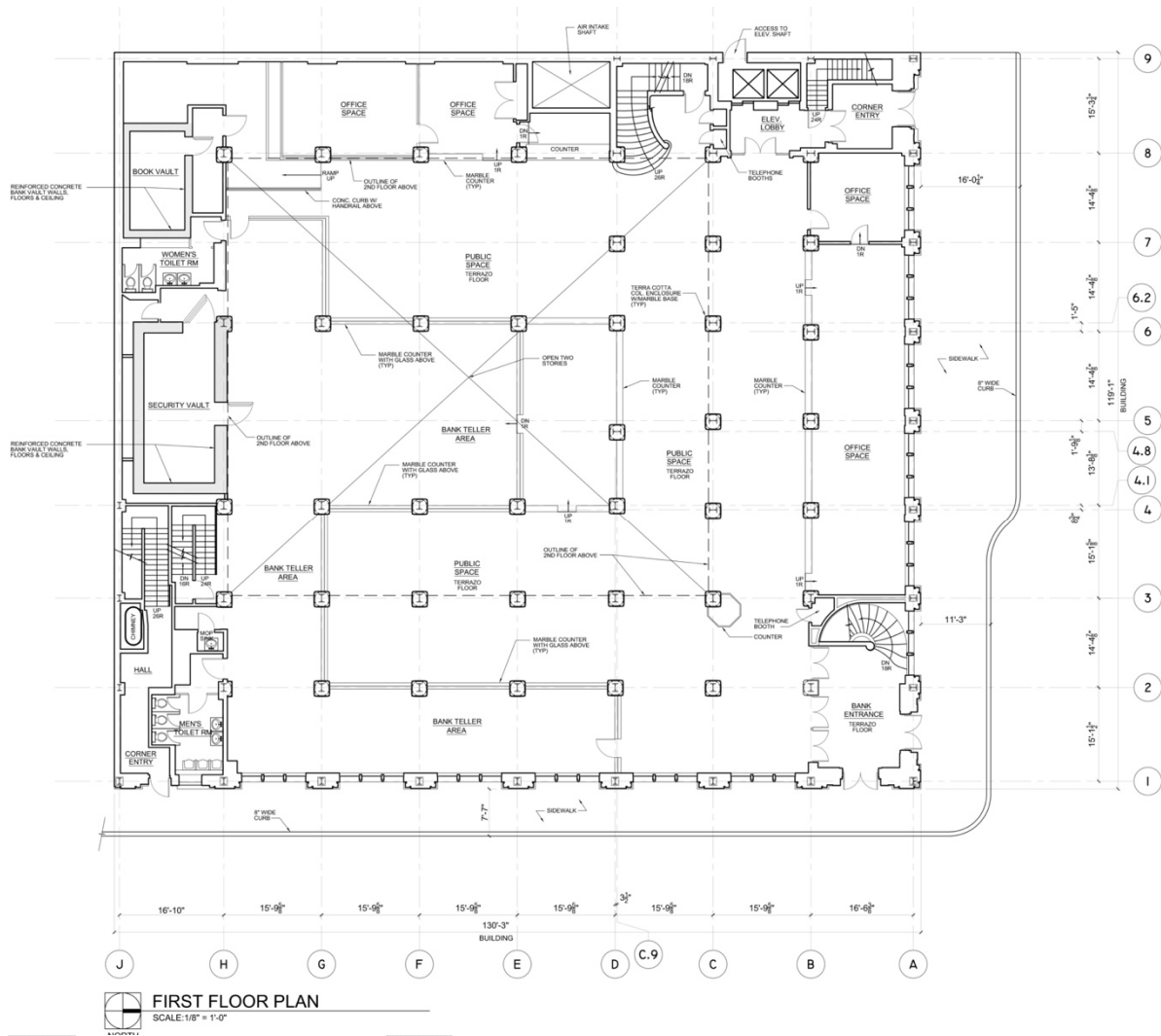
Property name: Mid-City Trust and Savings Bank, 801 W. Madison Street, Chicago  
 Illinois, County: Cook

Figure 4. Mid-City Trust and Savings Bank – Basement floor plan



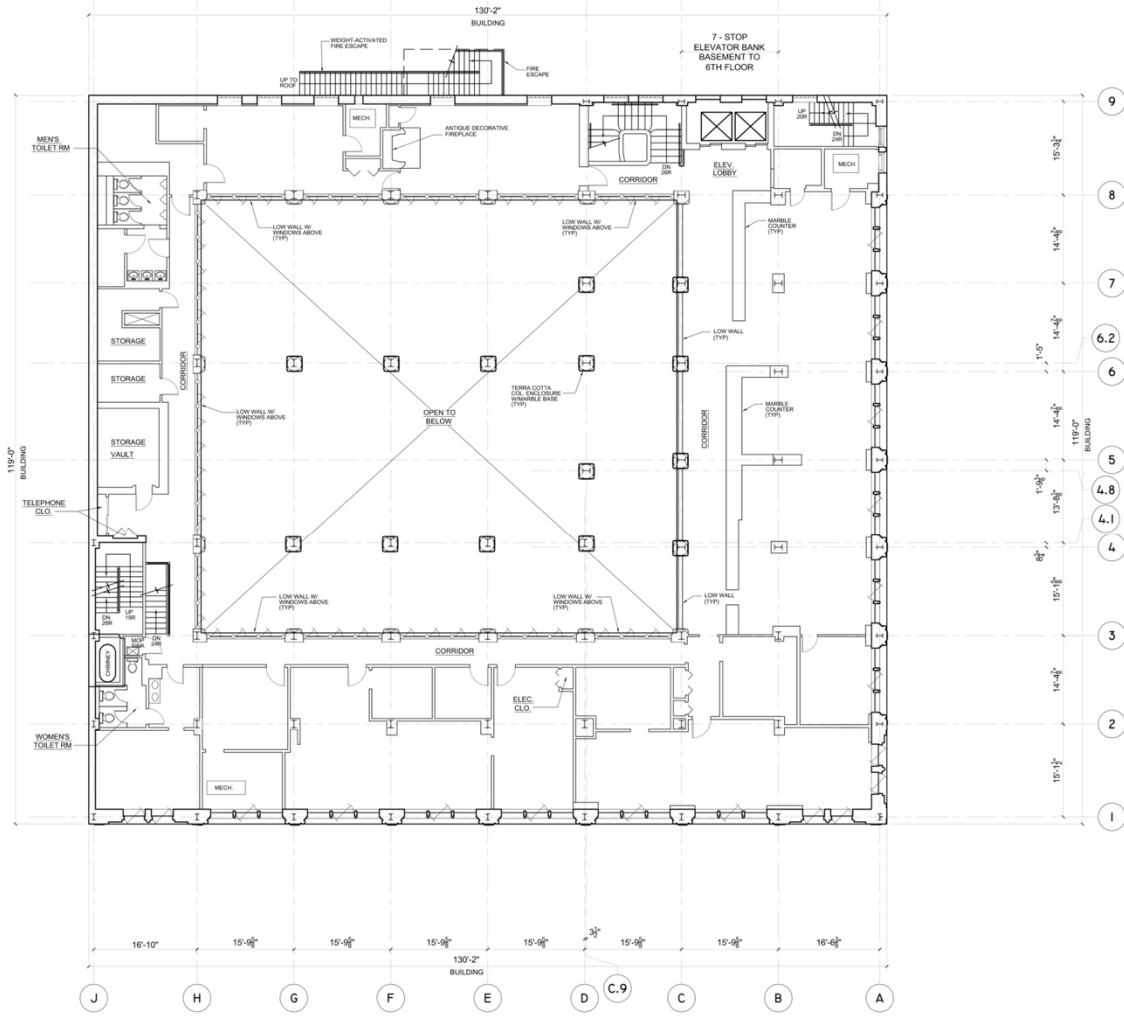
Property name: Mid-City Trust and Savings Bank, 801 W. Madison Street, Chicago Illinois, County: Cook

Figure 5. Mid-City Trust and Savings Bank – First floor plan



Property name: Mid-City Trust and Savings Bank, 801 W. Madison Street, Chicago Illinois, County: Cook

Figure 6. Mid-City Trust and Savings Bank – Second floor mezzanine plan

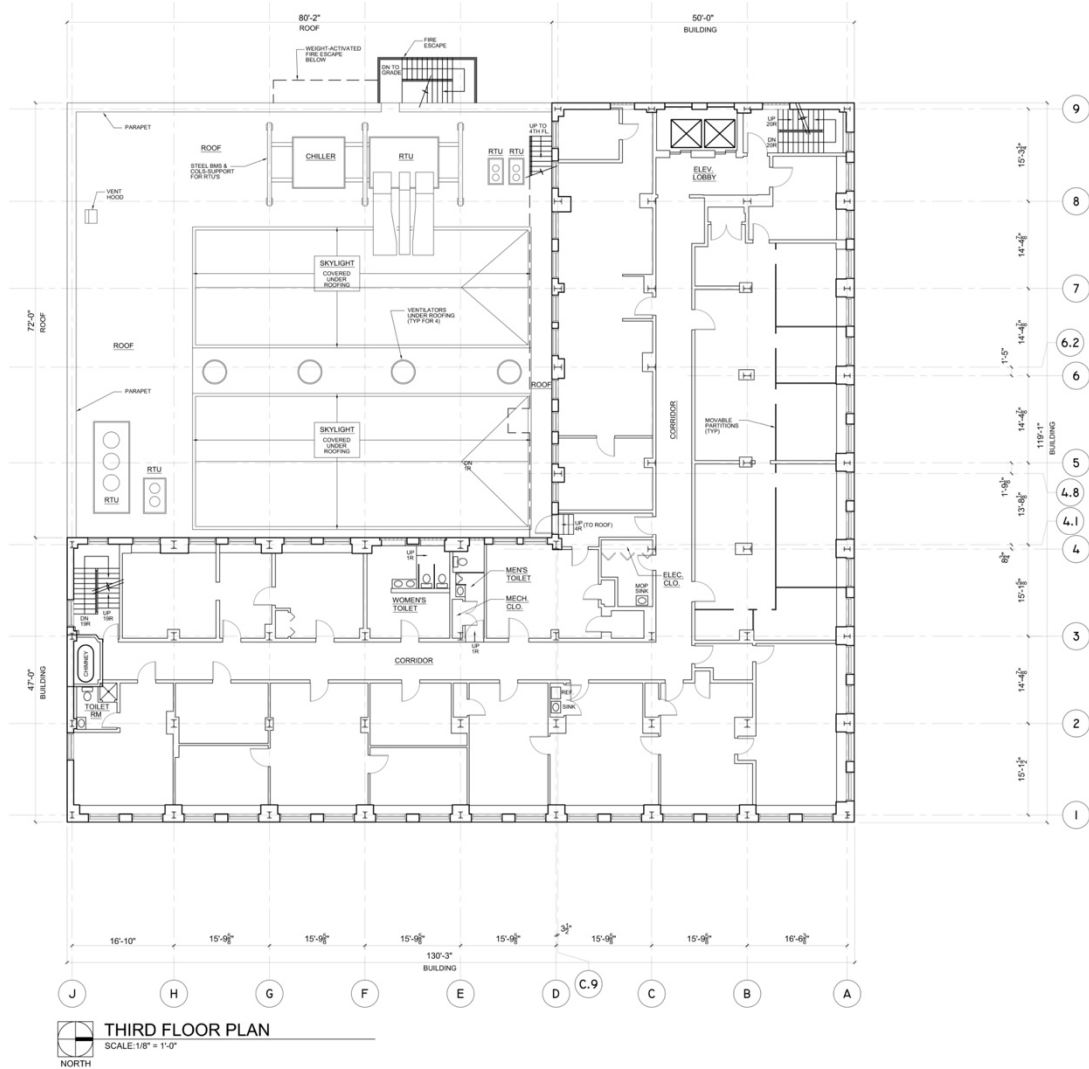


SECOND FLOOR PLAN  
SCALE: 1/8" = 1'-0"



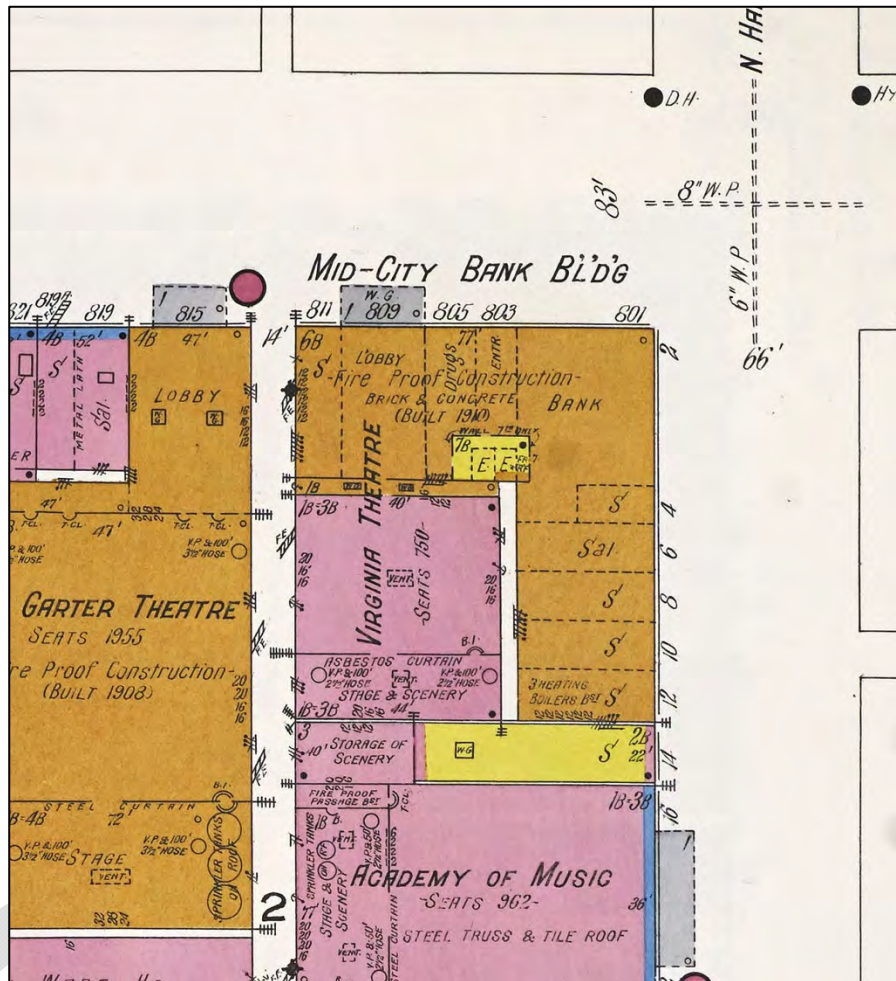
Property name: Mid-City Trust and Savings Bank, 801 W. Madison Street, Chicago Illinois, County: Cook

Figure 7. Mid-City Trust and Savings Bank – Typical upper floor plan



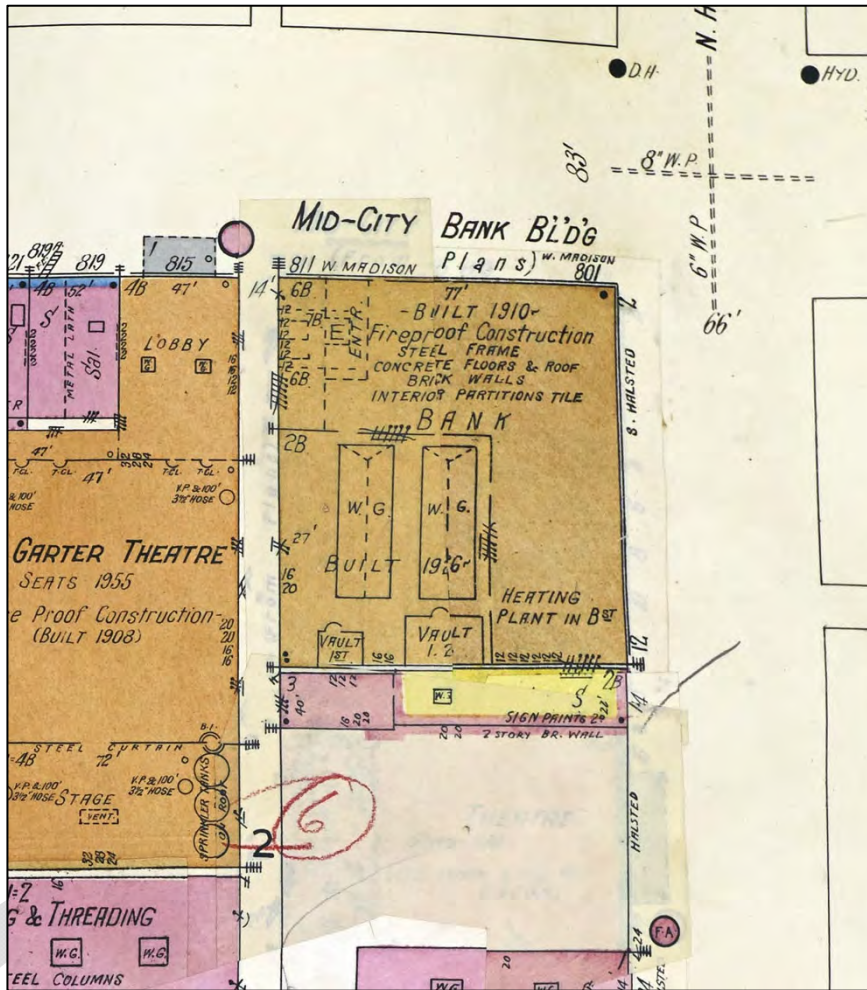
Property name: Mid-City Trust and Savings Bank, 801 W. Madison Street, Chicago  
Illinois, County: Cook

Figure 8. 1917 Sanborn map showing the “Mid-City Bank Bldg” and the Virginia Theatre (now demolished)



Property name: Mid-City Trust and Savings Bank, 801 W. Madison Street, Chicago  
Illinois, County: Cook

Figure 9. 1950 Sanborn map showing the “Mid-City Bank Bldg” as renovated and expanded in 1928



**Property name:** Mid-City Trust and Savings Bank, 801 W. Madison Street, Chicago  
**Illinois, County:** Cook

**Figure 10.** March 15, 1911 article in Chicago's *Inter Ocean* announcing the formation of the Mid-City Trust and Savings Bank and the construction of a new bank building at the southwest corner of Halsted and Madison Streets

**REALTY DEALS AND  
NEWS OF THE DAY**

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**R. H. Southgate Buys Three Story  
Apartment Building at East End  
Boulevard and Fifty-Third Street  
for \$150,000.**

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**BANKING CORPORATION TO BE  
ORGANIZED ON WEST SIDE**

---

**Record Is Made of Loan to Moses  
D. Wells of \$300,000 for One Year  
—Property on Wabash Avenue  
Given as Security.**

---

R. H. Southgate, former president of the Congress Hotel company, has bought from Sherman T. Cooper a large three-story apartment building at the southwest corner of East End boulevard and Fifty-Third street for \$150,000. The building is one of the best South Side residential structures, containing apartments renting for \$125 to \$400 a month. Murdock, James & Co. negotiated the deal.

Preliminary to the organization of a banking corporation Jacob Mayer has taken title to the leasehold interest and building at the southwest corner of Halsted and Madison streets. The lot is 30x125 feet, under lease for ninety-nine years at a rental of \$12,000 a year. It is improved with a modern six-story and office building recently completed. Part of the main floor will be occupied by the Mid-City Trust and Savings bank, of which William J. Rathje will be president. In financing the building a loan of \$175,000 was obtained for ten years at 5 and 5½ per cent, secured by the leasehold.



**Property name:** Mid-City Trust and Savings Bank, 801 W. Madison Street, Chicago  
**Illinois, County:** Cook

**Figure 11.** Pre-1928 renovation image of the Mid-City Trust and Savings Bank, looking southwest from the intersection of Madison and Halsted Streets (Source: Commission on Chicago Landmarks)



**Property name:** Mid-City Trust and Savings Bank, 801 W. Madison Street, Chicago  
**Illinois, County:** Cook

**Figure 12.** July 18, 1926 article in the *Chicago Daily Tribune* announcing the remodeling of the Mid-City Trust and Savings Bank at Halsted and Madison Streets by architects Perkins, Fellows & Hamilton

**MID-CITY BANK TO  
REMODEL HOME;  
COST \$500,000**

---

**Arrange to Permit  
Night Deposits.**

Work will start immediately on the remodeling of the Mid-City Trust and Savings bank building at the southwest corner of Halsted and Madison streets. Perkins, Fellows & Hamilton are the architects.

The cost is expected to be around \$500,000 and when work is completed the bank expects to have one of the most attractive homes on the west side. The structure is six stories high and of steel and fireproof construction, with the exterior of face brick with terra cotta trim.

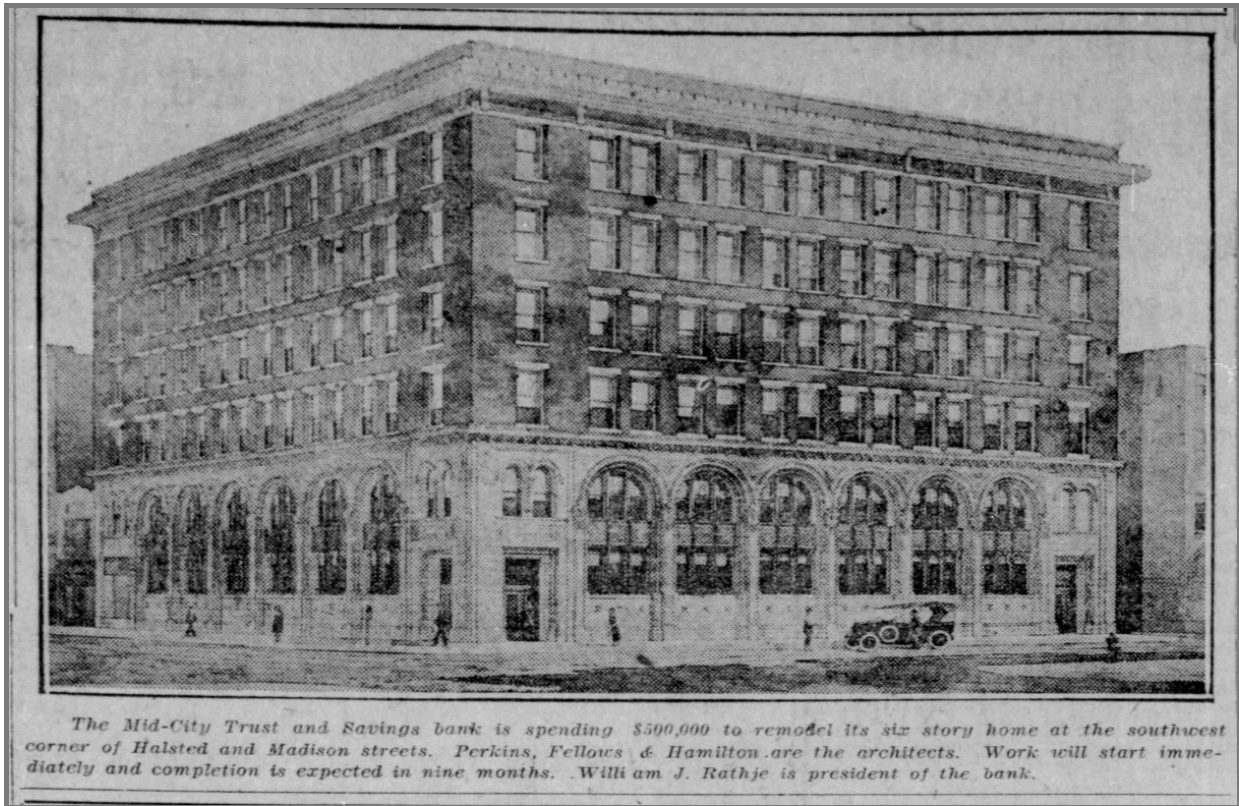
The interior is to be ornate in marble and cream colored terra cotta. The basement will be changed to incorporate the safety deposit vault. A feature will be the installation of a chute to a separate safety deposit vault which will permit money to be deposited at night. Other banks have adopted this feature lately.

The bank will occupy the first three floors of its building which measures 125x125 feet. This gives it one of the largest banking floor spaces of any institution of its kind outside the loop.

The officers are: William J. Rathje, president; D. B. Kennedy, vice president, and H. O. Bengsten, cashier.

**Property name:** Mid-City Trust and Savings Bank, 801 W. Madison Street, Chicago  
**Illinois, County:** Cook

**Figure 13.** Image from the July 18, 1926 *Chicago Daily Tribune* article announcing the remodeling of the Mid-City Trust and Savings Bank



Property name: Mid-City Trust and Savings Bank, 801 W. Madison Street, Chicago Illinois, County: Cook

Figure 14. Page 1 of August 5, 1928 article in *The American Architect*, including image of the exterior of the newly remodeled Mid-City Trust and Savings Bank

August 5, 1928 THE AMERICAN ARCHITECT Page 177

## INTERIOR ARCHITECTURE

### THE DESIGN OF BANK INTERIORS PRESENTS A PROBLEM IN ARCHITECTURE

THE term Interior Architecture, as it is used as a heading for this department, might be described as the means by which character and a decorative interest are given to the structure of the interior of a building. Interior architecture, as we interpret it, is not to be confused with so-called "interior decoration." In fact, they represent different steps in the progress of the design of a completely furnished room. The main distinction between the two terms lies in the fact that the architectural treatment has to do with the design of the permanent features of the interior, while decoration concerns more logically the furnishings of the room with necessary equipment for living, in order that the room may properly function. In many cases, especially in the design of private houses, the two steps are considered so distinct that the architecture is designed by one person and the decorations by another.

The furnishing of a bank, however, is so definitely related to the architectural treatment that the problem of the design of the complete interior is almost without exception vested in the hands of an architect. Thus does the design of a bank correctly come under the head of Interior Architecture.


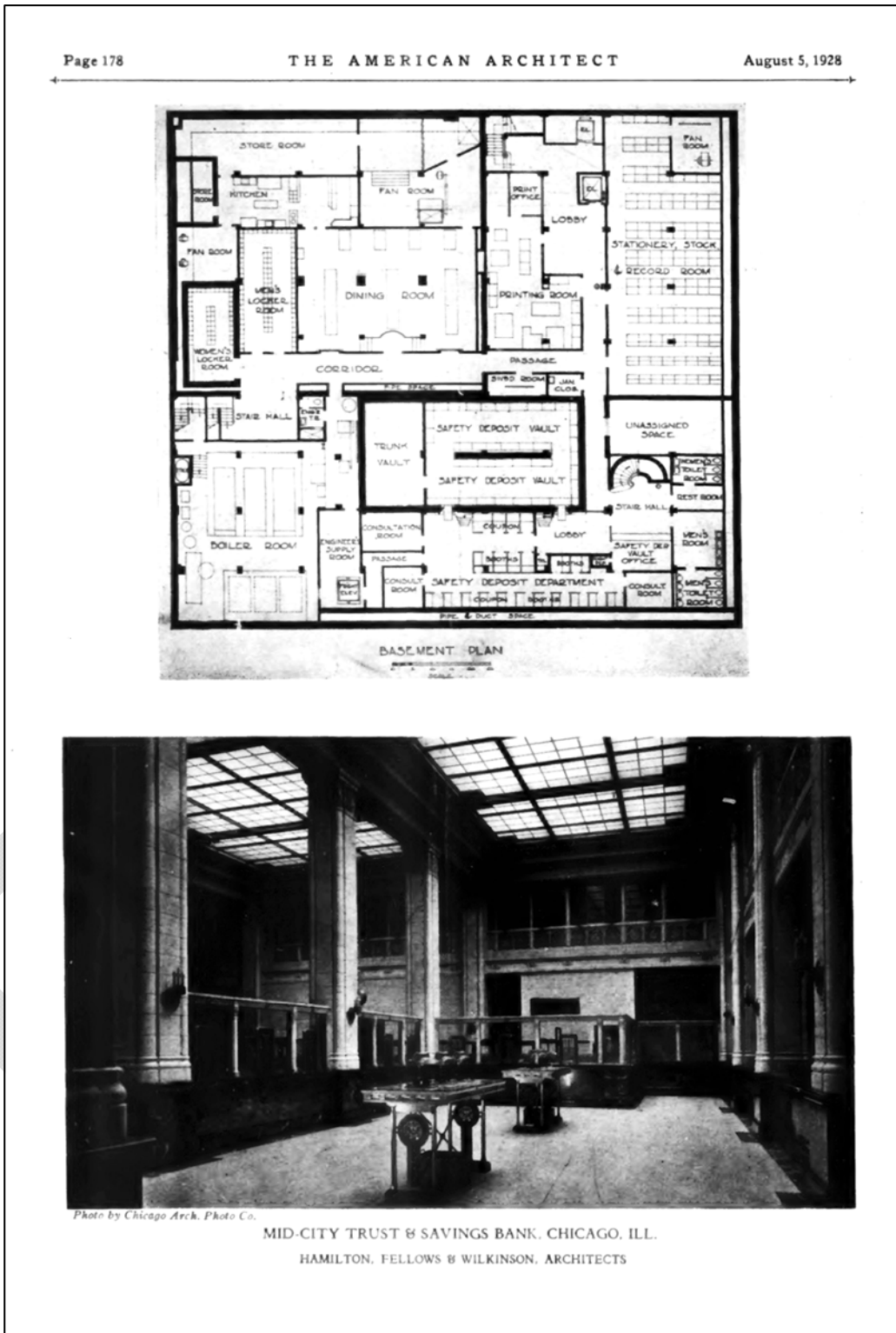


Photo by Chicago Arch. Photo Co.

MID-CITY TRUST & SAVINGS BANK, CHICAGO, ILL.  
HAMILTON, FELLOWS & WILKINSON, ARCHITECTS

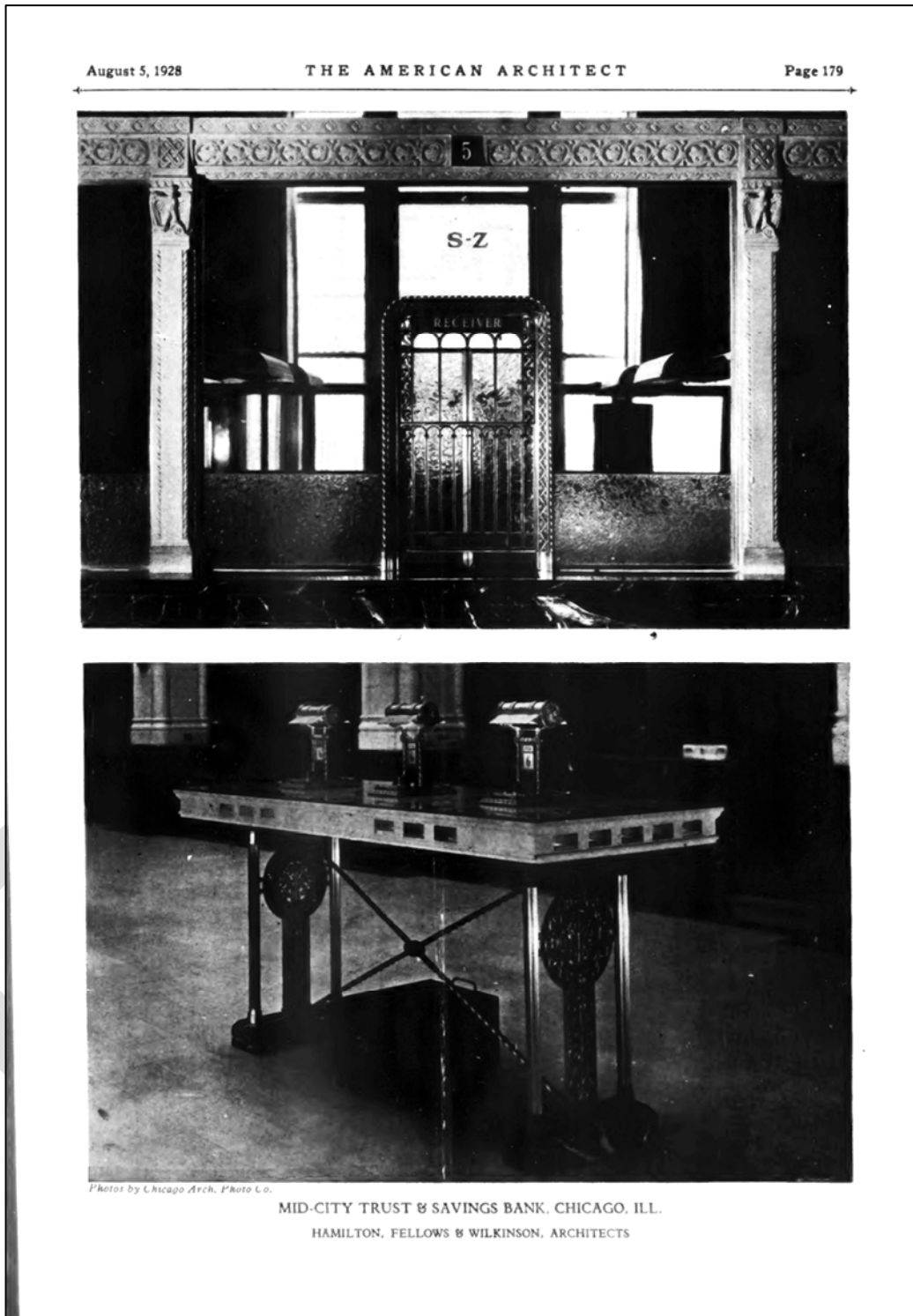
Property name: Mid-City Trust and Savings Bank, 801 W. Madison Street, Chicago  
Illinois, County: Cook

Figure 15. Page 2 of August 5, 1928 article in *The American Architect*, including basement floor plan and image of the Mid-City Trust and Savings Bank's remodeled lobby



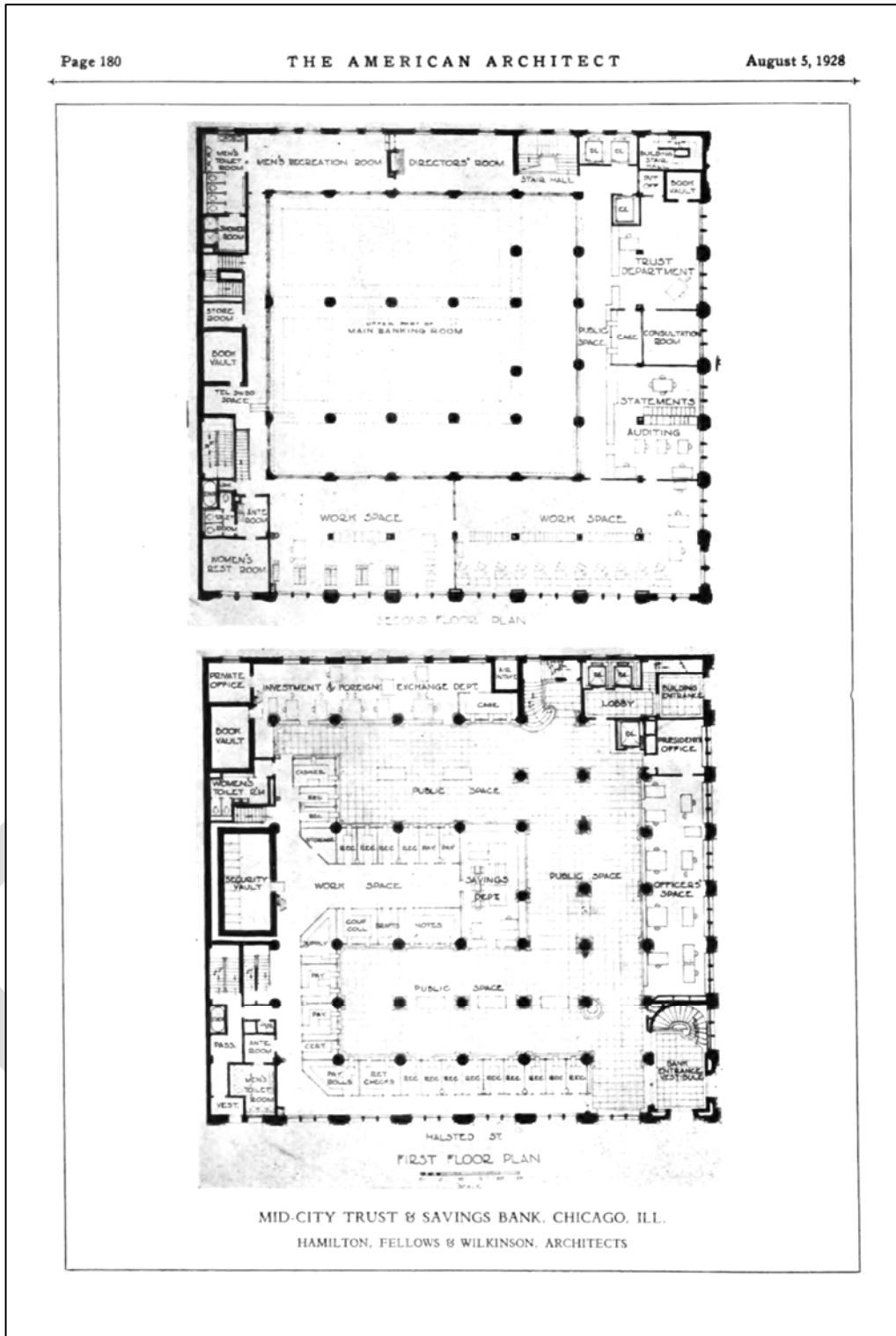
**Property name:** Mid-City Trust and Savings Bank, 801 W. Madison Street, Chicago  
**Illinois, County:** Cook

**Figure 16.** Page 3 of August 5, 1928 article in *The American Architect*, including detail images of the Mid-City Trust and Savings Bank's remodeled lobby



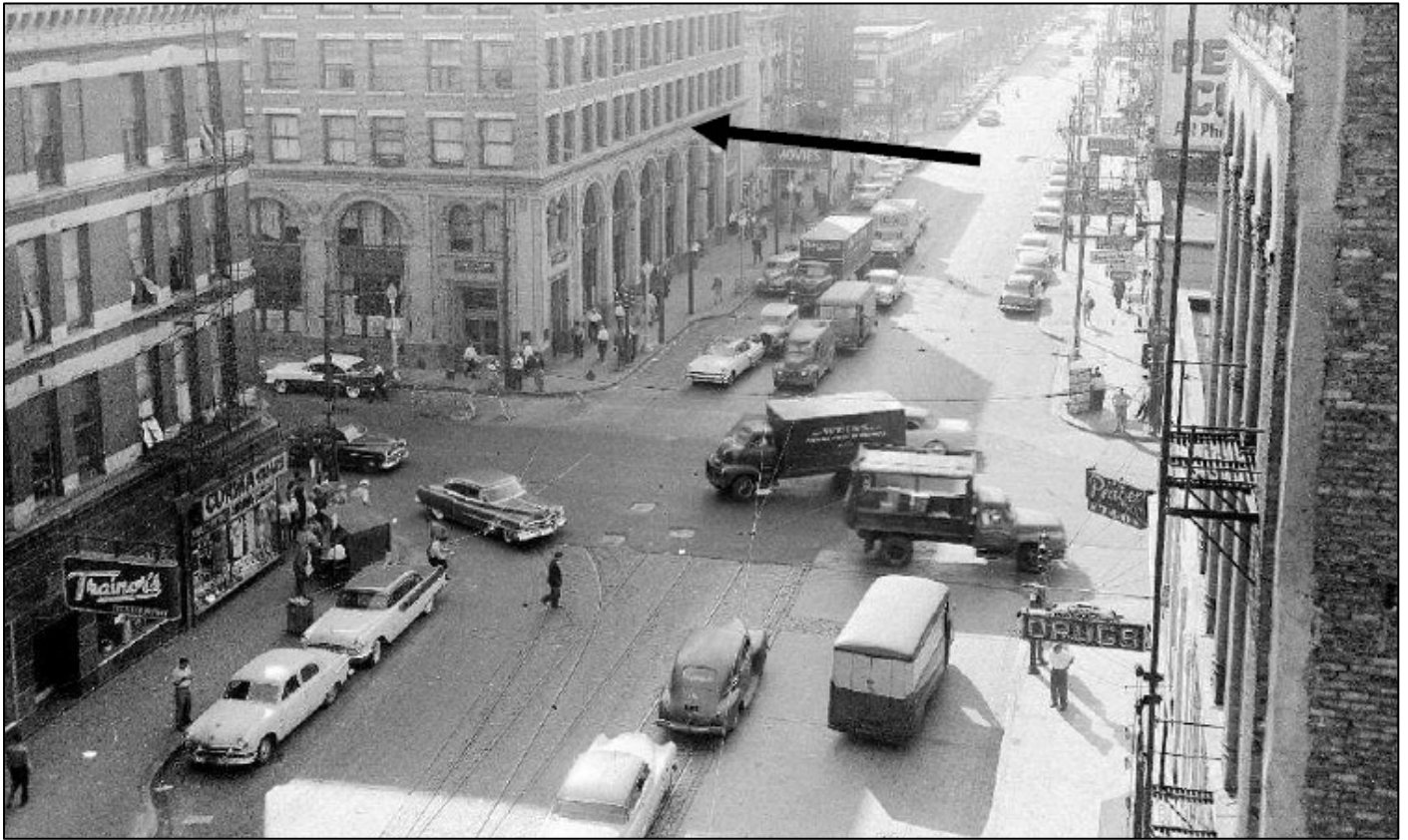
Property name: Mid-City Trust and Savings Bank, 801 W. Madison Street, Chicago Illinois, County: Cook

Figure 17. Page 4 of August 5, 1928 article in *The American Architect*, including first and second floor plans



**Property name:** Mid-City Trust and Savings Bank, 801 W. Madison Street, Chicago  
**Illinois, County:** Cook

**Figure 18.** C. 1950 image of the Mid-City Trust and Savings Bank's lower four floors, looking west along Madison from the east (Source: Commission on Chicago Landmarks)





**Property name:** Mid-City Trust and Savings Bank, 801 W. Madison Street, Chicago  
**Illinois, County:** Cook

**Figure 19.** December 9, 1958 *Chicago Tribune* advertisement announcing the Mid-City Trust and Savings Bank's new "window-banking facilities for serving our customers while in their cars"

**The**  
**MID-CITY**  
*National* **BANK** *of Chicago*  
**MADISON AND HALSTED STREETS**

***Announcement***

We are pleased to announce the formal opening of our new window-banking facilities for serving our customers while in their cars.

This is another plus service offered by this conveniently located bank adjacent to the newly completed expressways and main street arteries of Chicago.

A separate entrance for drive-in banking customers has been provided.

***Commercial accounts are invited***

MEMBER FEDERAL RESERVE SYSTEM  
MEMBER FEDERAL DEPOSIT INSURANCE CORPORATION

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Mid-City Trust & Savings Bank  
801 West Madison Street, Chicago, IL 60661



Photo 1 of 15: Halsted (left) and Madison Street (right) facades, looking southwest



Photo 2 of 15: Madison Street facade, looking southeast

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801 West Madison Street, Chicago, IL 60661



Photo 3 of 15: Halsted Street facade, looking northwest



Photo 4 of 15: Halsted (left) and Madison Street (right) entrances, looking southwest

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801 West Madison Street, Chicago, IL 60661



Photo 5 of 15: Halsted Street facade, looking southwest



Photo 6 of 15: Typical second floor mezzanine window and spandrel, Halsted and Madison Street facades

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801 West Madison Street, Chicago, IL 60661



Photo 7 of 15: West alley façade, looking northeast

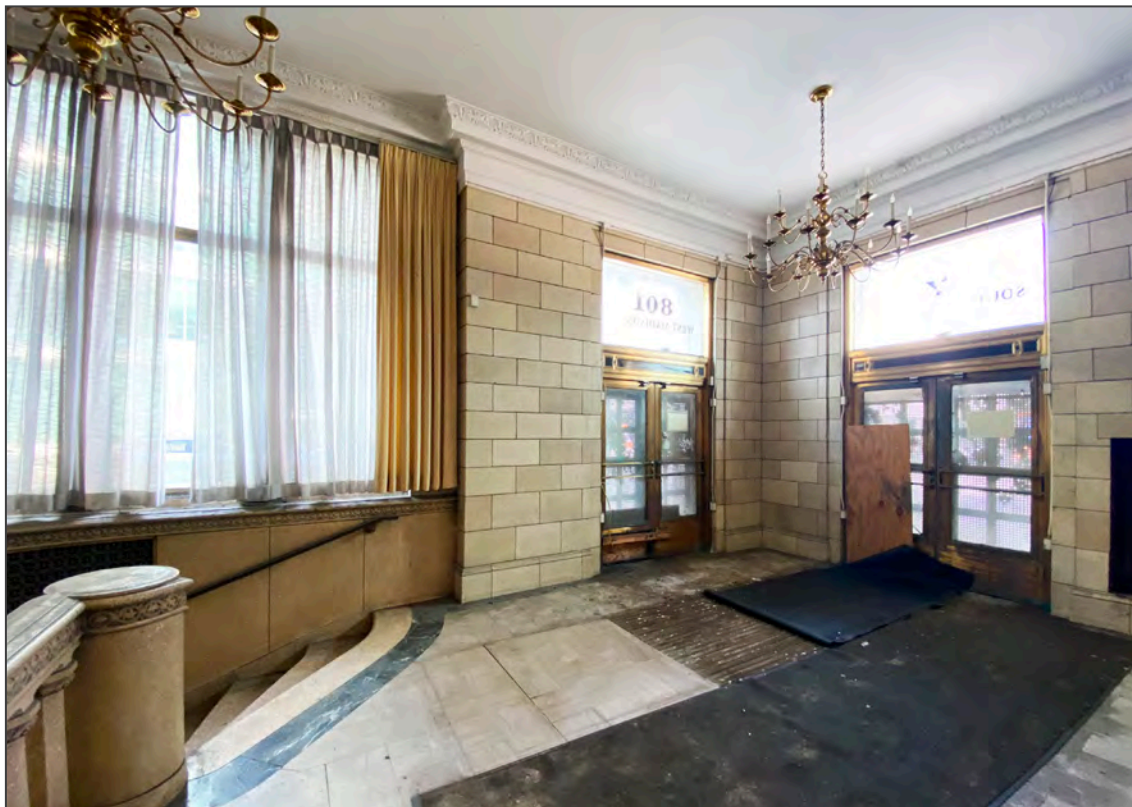


Photo 8 of 15: First floor interior, Madison (left) and Halsted Street (right) entrances, looking northeast

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Photo 9 of 15: First floor interior, banking hall, looking southwest

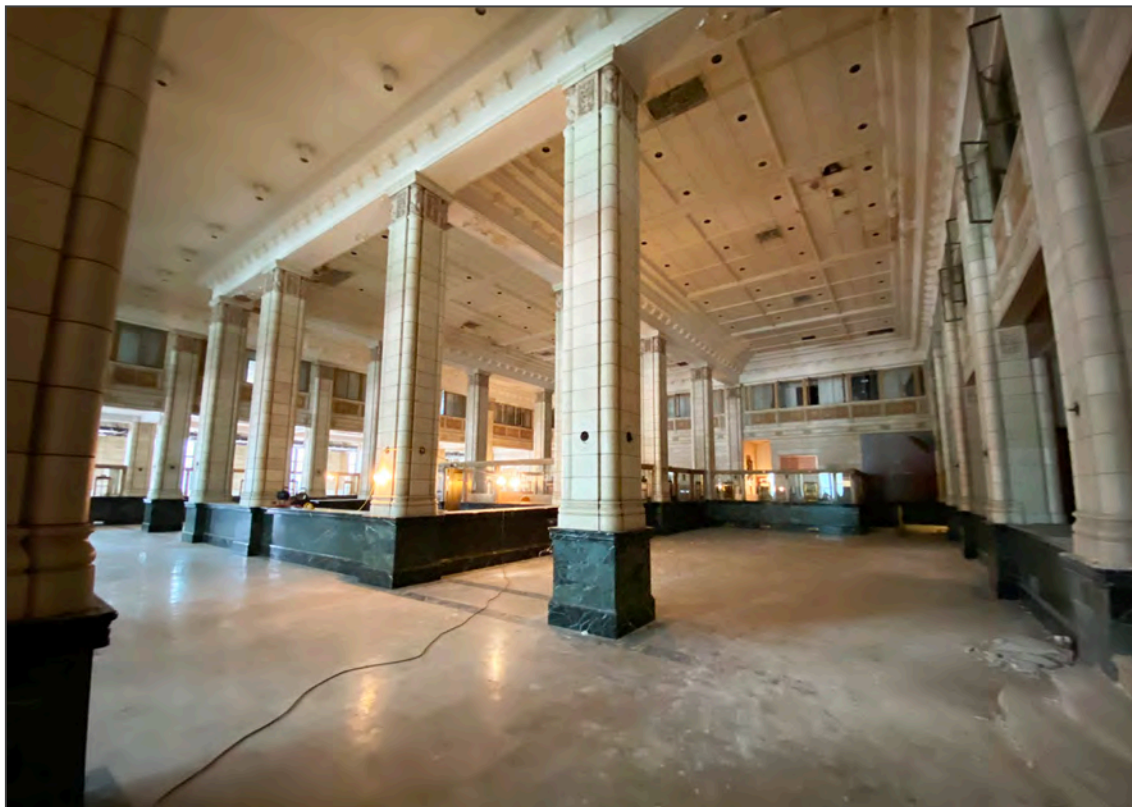


Photo 10 of 15: First floor interior, banking hall, looking southeast

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Photo 11 of 15: First floor interior, banking hall, looking east from second floor mezzanine



Photo 12 of 15: Basement vault lobby, looking north

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Photo 13 of 15: Second floor mezzanine interior, west executive office, looking south



Photo 14 of 15: Typical upper floor corridor interior



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801 West Madison Street, Chicago, IL 60661



Photo 15 of 15: Typical upper floor office interior