



**PERMANENT HISTORIC DESIGNATION STUDY REPORT**

**FIRST NATIONAL BANK/FIRST WISCONSIN NATIONAL  
BANK BUILDING**

**733-743 N. WATER STREET**

**JUNE 2007**

## INTERIM HISTORIC DESIGNATION STUDY REPORT

### I. NAME

Historic: **First National Bank Building**  
**First Wisconsin National Bank Building**

Common Name: **735 N. Water Street**

### II. LOCATION **733-743 N. Water Street**

**Legal Description** - Tax Key No: 392-0601-110-x  
Plat of Milwaukee in SECS (28-29-33)-7-22  
Block 2 Lots 1 & 2

### III. CLASSIFICATION Building

### IV. OWNER

Compass Properties North Water St. LLC  
735 N. Water Street #1225  
Milwaukee, WI 53202

**ALDERMAN** Ald. Robert Bauman 4<sup>th</sup> Aldermanic District

**NOMINATOR** Donna Schlieman

### V. YEAR BUILT 1912-1914 (Permit dated July 15, 1912, permit notes)

**ARCHITECT:** D. H. Burnham & Co., Chicago (Permit)

### VI. PHYSICAL DESCRIPTION

The First National/First Wisconsin National Bank building is located at the southwest corner of N. Water and E. Mason Streets in the heart of the Central Business District. It occupies its entire site with no setbacks for landscaping. The west façade fronts directly onto the Milwaukee River. The surrounding blocks are commercial in character with buildings ranging in age from the 1870s to the 1990s. Architectural styles reflect their period of construction and range from Italianate to Post Modern.

The First National/First Wisconsin National Bank is a sixteen story, flat roofed building, U-plan in shape with a south facing light court not visible from Water Street. The granite, pressed buff brick and terra cotta masonry exterior is applied over a steel skeletal frame. The building is arranged in the traditional tripartite fashion with a base, shaft and ornamental top. Ornamental detail is concentrated at the base and top floors and is restrained but richly executed.

The three-story tall base of the building is defined by a series of prominent cornices and spandrels as well colossal, fluted, granite pilasters that divide this area into a

series of bays. The pilasters have simple bases and are topped with simple capitals that feature a plain necking with three “buttons” or rosettes and an echinus with egg and dart moulding. Each bay holds a large window on the first story and a pair of smaller windows on the second story. The first story is approximately thirty-five feet tall and was designed to accommodate the prominent public bank space within. It appears from a historic image that the fenestration of this level was divided into two areas of glazing separated by bronze spandrels. Today, modern nine-pane replacement windows with tinted glass have been substituted for the originals and the bronze spandrels are gone. These large window areas are topped by ornate granite spandrels, which feature large keystones with volutes flanked by foliated scrolls with rosette centers. A belt course of Greek key design is located above the spandrels and forms the transition to the plain second story windows. Above the second story windows is a simple entablature with egg and dart moulding below the corona. This entablature forms the base for the third story. The third story is included as part of the base because it is framed by the prominent entablature below and also has an entablature of its own. The short windows are grouped into pairs and divide by plinth blocks with recessed panels framed with decorative moulding.

Above the third floor the shaft of the building is plain and consists of ten floors of paired, recessed windows whose sills form thin belt courses that wrap around and define each story. There are no pilasters or other ornamental work and the wider masonry between the pairs of windows allows the building to read vertically.

The three upper floors form the cap of the building. Floors fourteen and fifteen are defined by two-story fluted pilasters that sit on a prominent base and support a projecting cornice. These pilasters match the ones at the base of the building. Windows on these two floors appear to be recessed more than those below and bronze spandrels are used to separate the floors. The spandrels are framed with wave mouldings and the center panels are framed with bead and reel mouldings. At the base of the windows on floor fourteen, large ornamental urns are placed at the center mullion between each pair of windows. The urns rest on multistage bases/plinths and feature fluting, scrolled handles and foliated swags.

Floor sixteen is treated as the attic with shorter windows grouped into pairs between panels that are ornamented with ribboned laurel/bay leaf wreaths that have foliated drop pendants. The attic supports a simple but richly detailed cornice. Various bed moulding profiles are used including bead and reel, egg and dart and acanthus/leaf and dart. The corona features bead and reel moulding and a scrolled moulding, and the entire ensemble is surmounted by an anthemion crest. The anthemion was a popular motif in Greek and Roman architecture, used to enliven the rooftop of buildings, and is a stylized form of the honeysuckle flower and leaf or palmette.

The above descriptions apply to the main façade (Water Street), the north façade (Mason Street) and the west façade (Milwaukee River). The south façade was located next to an adjacent building and has blank walls. The portion of the south elevation closest to the Milwaukee River features a ghost sign of the old First Wisconsin logo. The inner light court has none of the architectural detailing of the primary facades but the various stories are defined by simple belt courses. It is at the south elevation that two mechanical towers are visible at the rooftop.

The two primary entrances are located on the Water Street elevation. The entrance addressed as 735 N. Water Street is located in the southernmost bay. It accesses the elevator lobby. The second entrance, addressed at 743 N. Water Street, opens to the bank space, and is located four bays north of the south end of the building. Both are embellished with identical features and read as two story elements in the design. Each entry bay consists of a central entry feature flanked by paneled stone on the first story and small windows on the second. Each entry feature is framed by unfluted pilaster-like forms that terminate in a cap that matches the other pilasters on the façade. The main decorative element of each entrance is an oculus or round window situated above the entry door. The window is framed with Greek key moulding, topped with a volute keystone and is flanked by bellflower festoons with ribbons. The entire ensemble rests on a base of entwined cornucopia. Below the cornucopia is a cornice embellished with egg and dart and wave moulding. Address plaques with the numerals 735 and 743 cover over the original name plaques that had identified the building with the title First National Bank Building. The door openings below the address plaques are the same size as the adjacent fenestration but feature a grilled upper transom, projecting bronze canopy, lower transom with plain glass and then the actual doors themselves. A revolving door is located at entrance 743. It is apparent that the entrance openings have had some modification over time.

A third entrance is located at the west elevation, along the Milwaukee River, and is identical to the two on Water Street but retains its original name plaque. It is positioned at the southernmost bay of this elevation.

The west elevation also includes a private river walk, a feature that was not talked about in the local press of the time. The riverwalk extends along the west elevation allowing for pedestrian movement along the Milwaukee River and is elevated above the river. It reads like the basement story of the building and rises from the water to the base of the first story. It is clad in stone and has six large segmental arched windows with three over three glazing. A smaller bay with one-over-one sash extends the riverwalk north beyond the north end of the building. This feature may have been inspired by the early 20<sup>th</sup> century planning efforts of local architect and planner Alfred Clas who encouraged the construction of riverwalks downtown as a way to reinvent the Milwaukee River and bring a continental character to the city. As commercial shipping in the river declined, Clas saw the opportunity to turn the polluted waterway into an amenity that would benefit the public. Aside from the public riverwalk installed by the Gimbels Department Store (1985), however, a full system of downtown riverwalks was not realized until the City of Milwaukee created the Milwaukee Riverwalk District in 1992 with construction following the attainment of easements from the numerous property owners.

## **VII. SIGNIFICANCE**

The First National/First Wisconsin National Bank Building is significant for its history and architecture. The First National Bank/First Wisconsin National Bank Building is an important part of Milwaukee's historic Water Street financial district. In the blocks from Michigan Street to Mason Street were clustered the Wisconsin Marine and Fire Insurance Bank, Marshall and Ilsley Bank, the State Bank of Wisconsin, the Milwaukee National Bank of Wisconsin, the Bank of Milwaukee/National Exchange Bank of Milwaukee, the Farmers and Millers Bank (predecessor to the First National Bank of Milwaukee), and the Wisconsin National Bank in addition to private banking firms.

These financial institutions were joined by insurance companies as well and were located in proximity to the seat of city government and county government (until the late 1920s). With a few exceptions of banks that located west of the Milwaukee River, there has been a tradition of over 150 years of financial institutions starting up, expanding and rebuilding in Juneautown/East Town, clustering mostly along Water Street. In fact, at the time First National Bank was constructing the building at 733-743 N. Water Street, it shared the block with the Wisconsin National Bank, located in the Pabst Building (German Renaissance Revival, 1892) at the corner of E. Wisconsin Avenue, and the Marshall and Ilsley Bank, (Classical Revival) located at 721 N. Water Street, built in 1911 and designed by Brust, Philipp and Heimerl. (Razed c. 1980) First National Bank/First Wisconsin National Bank was the largest bank in the state, influencing and initiating banking changes for the entire industry and retained its headquarters in the nominated building for 59 years. In keeping with tradition, when First Wisconsin built a new and even taller structure in 1973, it located its new facility on the east side.

The First National Bank/First Wisconsin National Bank building is significant as an important form of new skyscraper office design produced by the firm of D. H. Burnham and Company of Chicago. It is one of only two buildings designed by the firm here in Milwaukee, the other being an addition for the Gimbels Department Store at the corner of W. Wisconsin and Plankinton Avenues in 1902. The Burnham firm was the largest architectural office in the country and had the kind of prestige that a prominent financial institution was seeking. Burnham's office produced a number of similarly designed buildings for banking institutions around the country, many of which were the "First National Banks" of their communities. They all share an elaborate base, relatively simple mid-section or shaft, and ornamented cap and available images show a "family resemblance" among the group. Burnham and Company had a tool kit of architectural details that was mixed and matched for the individual client and no two were alike. Classical details prevailed, however, and included fluted pilasters, urns, oculi, festoons, cornucopia, and a whole host of moulding styles from egg and dart to acanthus/leaf and dart, to bead and reel, to wave and Greek key. Light color masonry, either brick or terra cotta, was the norm in their work. This emphasis on a light palette was the result of the sea change in taste following the popularity of the White City at the World's Columbian Exposition, the project that launched Daniel Burnham's planning career. The First National Bank/First Wisconsin National Bank Building was hailed as the tallest office building of its day in the city, a record it apparently maintained until the construction of the Wisconsin Gas Company Building in 1930 at twenty-two stories. The First National Bank/First Wisconsin National Bank Building also signals the growing trend in the 20<sup>th</sup> century to forego local architectural talent to contract with design firms that had a global clientele.

**NOTE: This nomination was submitted as a result of concern over the condition and future status of the cornice at the top of the building. The firm of Strass-Maguire & Associates, Inc. conducted a façade inspection of the building in accordance with the Milwaukee ordinance for façade inspections. It found that the 16<sup>th</sup> floor cornice was in "imminently hazardous condition" due to severe corrosion of the structural steel support elements. Cracking of the terra cotta and old repairs were visible. As a result, the Department of Neighborhood Services issued orders to "provide temporary safeguards to protect the general public." (See page 29 of this report) Netting has been installed as a temporary**

**measure to protect pedestrians from injury. It is our understanding that the owner has since applied for a permit to remove the cornice. The intent is to have the cornice reinstalled and new pieces made to match to replace deteriorated sections, once the anchoring systems have been addressed.**

**The state Division of Historic Preservation has recently completed a review of this building and has determined that the building is National Register eligible.**

## **VIII. HISTORY**

### **BANKING HISTORY IN MILWAUKEE**

The following paragraphs were taken from the section on Financial Institutions in the Central Business District Historic Resources Survey, March 1986, prepared by the City of Milwaukee, Department of City Development in conjunction with the Intensive Survey of the Central Business District.

Milwaukee's early financial history is a tale of wildcat banking and turbulent instability. Prior to the establishment of territorial government, business was transacted by the barter system with some small coin and paper money being used. In 1836 the Wisconsin Territorial Legislature authorized the establishment of a number of banks, which included the Bank of Milwaukee, the Bank of Mineral Point, and the Miner's Bank of Dubuque. Patterned after the Michigan charters, no provisions had been made for the systematic examinations of the facilities and no specific collateral had been required. As a result, the early banks suffered from poor management and experienced great losses. The large influx of settlers attracted by Wisconsin's land sales relied on these institutions and during the financial crash of 1837 the closing of the banks put thousands into severe straights. People began to hoard gold and "wildcat" bank notes of uncertain origin were put into circulation. The Territorial Legislature then determined in 1839 that it had no authority to grant bank charters and forcibly closed those institutions that had not closed of their own accord. The establishment of banks eventually became an issue of the constitutional convention when Wisconsin attained statehood in 1848. The matter, however, would not be resolved for a good fifteen years. (Gregory, SE Wisconsin Vol.1 p. 299; Friend, Marine; History of Milwaukee, 1881, p. 1066)

In the interim years, to circumvent the anti-banking regulations, financial and real estate investor George Smith from Scotland established the Wisconsin Marine and Fire Insurance Company. The business, after much deliberation by the territorial legislature, received its charter in February, 1839 which permitted the Marine to sell insurance policies, receive deposits, issue certificates and lend money as long as it did not extend "banking privileges" to customers. For all intents and purposes the Marine functioned as a bank and citizens took advantage of the facility, which had a remarkably stable management and was able to weather several bank runs instigated by detractors. (Friend, Marine)

In 1852 the State Legislature passed a bank act that allowed banks to operate in Wisconsin. Within seven years of passage, some three hundred banks were established throughout the state. Many of these institutions operated with the barest minimum of capitol required and remained financially unstable. Alexander Mitchell, head of the

Marine, together with other reliable bankers decided that it was time the industry regulated itself and promoted sound banking practices. The forerunner to the Wisconsin Bankers Association was founded in 1858 as a result of their efforts. But wildcat banking continued and worthless notes remained in circulation throughout Wisconsin and its neighboring states. Many banks had no regular places of business and redemption centers were often inaccessible or non-existent. Counterfeiting was common.

The precarious nature of Wisconsin finances came to a head in the early days of the Civil War. By early 1861 three fourths of the collateral behind Wisconsin bank notes in circulation consisted of Southern securities totaling some \$3,215,000. Their value was shattered by the initiation of hostilities against Ft. Sumpter on April 12, 1861. Chicago banks quickly refused to accept the issue of forty of Wisconsin's 111 banks then in operation. The State legislature stepped in to avert disaster and the Wisconsin Banker's Association met to determine and endorse the soundest of the banks. However, Milwaukee became flooded with the securities of the discredited banks as outlying institutions held onto those of preferred banks. On June 21<sup>st</sup> the Association added ten more names to their prior list of forty-one unfit institutions. Over the weekend news of the worthless notes got around the city. Holders of notes from the discredited banks gathered into an angry mob the following Monday and marched from the Second Ward Bank to the Marine and the State Bank of Wisconsin. Windows were smashed and furniture and papers were burned. The neighboring Newhall House Hotel also suffered broken windows. Mounted Zouaves eventually broke up the rioters. Exaggerated reports of the riots kept outlying farmers from coming into the city and business was disrupted for weeks. With the State unable to meet its war debts and area banks still on shaky foundation, Alexander Mitchell devised a plan whereby all the southern and border states bonds were sold in the east for as much as possible and Wisconsin banks purchased Wisconsin state bonds to replace the others that were sold. The creation of a trusted state bond was accomplished by the collection of \$100,000 from Milwaukee merchants to back the Wisconsin securities. Following this unsettled period, Milwaukee banking remained stable for several decades and numerous new institutions were established. (Cunningham p. 117-120; Friend, Marine)

The most severe upheaval to Wisconsin's banks came during the financial panic of 1893 and its aftermath. Increased farm output based on borrowed money met with declining foreign markets and tariffs and prices dropped dramatically. As a result, the railroads met with many reversals and debts to the banks went unpaid. In addition, the U.S. Treasury's gold reserves dwindled to their legal minimum as uneasy investors and the general public began to hoard the precious metal. With the stock market crash following the fall of the Philadelphia and Reading Railway Company, which went down with \$125,000,000 in liabilities, a general liquidation movement began. What followed was the most severe and prolonged economic dislocation ever suffered in Wisconsin. Across the state four hundred banks closed their doors, some never to reopen. In Milwaukee, the Plankinton Bank closed, as did the Commercial Bank, the South Side Savings Bank, and the Milwaukee National Bank. Panic gripped the state when Wisconsin's largest bank, the Marine, closed its doors on July 26, 1893. The move precipitated a sharp decline in securities all way to Wall Street. Some banks like the First National Bank averted problems by displaying \$25,000 worth of gold coin on their premises and announcing the names of thirty prominent businessmen who said they would leave their money in the institution. Milwaukee's banks all eventually reopened but for the Plankinton Bank and the South Side Savings Bank which had suffered at the hands of unscrupulous managers. It took until the

late 1890s for banks to fully recover from the panic. (Gregory SE Wisc. pp. 301-304; Anderson pp. 72-84)

The panic finally made statewide banking legislation mandatory and bankers joined legislators in working toward new regulations that would strengthen financial institutions as well as instill public confidence in them. From 1895 through 1929 many reforms took place that have provided the basis for the type of sound banking practices that are taken for granted today. Power was delegated to the state to audit a bank's operations, proscribe cash reserves, determine capitalization requirements according to the size of a community and control branch banks. The state constitution was amended so that bank reform could be passed by a two-thirds majority of the legislature instead of going to a general statewide referendum. Ironically, rather than hinder the banking industry, the regulations enabled more banks than ever before to be established. By 1921 the number of banks in Wisconsin increased six fold from 143 to 827, its all time high, although the population had grown only thirty percent. Wisconsin averaged one bank for every 2,400 persons while the U.S. average was one bank per 4,400 persons. In these pre-depression years, the larger number of banks resulted in more failures but also more mergers occurred and chain banking was introduced as well. The most important mergers at this time resulted in the establishment of the state's largest bank, the First Wisconsin National Bank, in 1919. (Anderson pp. 85-132)

By the onset of the Great Depression, Milwaukee's banking industry had reached an all time high. There were forty-one such institutions in the Milwaukee area, seven with national charters and thirty-four with state charters. Aggregate surplus, capital and profits totaled \$41,649,207; resources \$332,429,713 and deposits reached \$240,455,766. Although Wisconsin's banks generally fared better than other states in prior depressions the Great Depression saw as many Wisconsin bank closings in the 1930s as did the rest of the nation. Between 1930 and 1933 the number of banks declined by thirty-three percent, resources declined by fifty percent and more than half the state's banks suspended payments on deposits. After the Federally mandated "Bank Holiday" in March 1933, forty-eight banks liquidated, eighty-eight developed stabilization plans and thirty were consolidated or absorbed by other banks. It took until 1942 for the state's banks to exceed their peak period of resources that occurred in 1928. (Anderson, pp. 151-171)

Since World War II, banking has remained stable in Wisconsin. The trends have been toward increasing liquidity, larger and fewer banks and increased governmental restriction on competition between banks. A major shift in the credit system occurred in the late 1940s as major producers began to get funding from the government instead of banks while banks extended credit to the government instead of private producers. While branch banks were prohibited in Wisconsin as of 1947, the bank holding act of 1956 had enabled holding companies to provide the services of a large metropolitan bank to outlying areas as long as each facility maintained its own offices, directors and bank examiners. Today there are approximately thirteen banks, some with multiple locations, operating out of Milwaukee's Central Business District, a majority of which were founded in this century. As banks have been more and more involved with high financing on a large scale, attention to the small depositor was taken over by the savings and loan associations that have within the last few decades been granted the ability to provide many of the services, such as checking, previously handled just by banks. In the last decade or so, a shift in banking operations once again has led many of the savings and loans to obtain charters as full service banks and smaller credit unions have stepped in to service small depositors.



Since the 1990s changes in the banking industry has resulted in the acquisition of a number of the largest local banks by outside financial institutions. The Marine Bank is now part of Chase, the First Wisconsin is now part of US Bank, Continental Bank and Trust is now Wells Fargo Bank. Marshall and Ilsley Bank remains locally owned and operated.

Historically, Milwaukee's banking has been and remains primarily an east side or Juneautown institution although a number of financial institutions now are located west of the Milwaukee River. North Water Street and the intersections with East Wisconsin Avenue and E. Michigan Street formed the major financial district. The Marine (now Bank One), First National Bank, Milwaukee National Bank, M & I Bank, First Wisconsin, National Exchange Bank and Wisconsin National Bank were among those located on or within close proximity to North Water Street. Banking institutions have also visually dominated the Milwaukee skyline for over the past one hundred years. The Bank of Milwaukee Building (210 E. Michigan Street, 1856-57) was among the most prominent buildings in the 1850s. The Mitchell Bank Building (207 E. Michigan Street, 1876) likewise towered over its neighbors and outshone other structures with its beautiful design. The Pabst Building housing the Wisconsin National Bank (formally at 110 E. Wisconsin Avenue) was the tallest structure of its day in the early 1890s. Today, the twenty-two story Marine Plaza (now Chase Bank) at 111 E. Wisconsin Avenue and the forty-two story First Wisconsin Bank Building (now US Bank) at 777 E. Wisconsin Avenue still punctuate the downtown skyline.

## PREDECESSOR INSTITUTIONS

### FARMERS AND MILLERS BANK/FIRST NATIONAL BANK OF MILWAUKEE

The above institution began as a state chartered bank in 1853 under the name of Farmers and Millers Bank.

Six stockholders and six personal bondsmen organized the bank. Articles of association were notarized February 21, 1853, recorded at the Milwaukee County Courthouse May 3, and filed with the state treasurer May 11. Three weeks later, after "mechanics" installed a "strong box" in a rented room at 204 East Water Street (now 704 N. Water), the new bank opened for business...June 2, 1853. Initial capital totaled \$50,000." (History of the First Wisconsin National Bank of Milwaukee, No Date, p. 1)

Five of the six stockholders are known and included Newcomb Cleveland (President), Charles D. Nash (Cashier), Hoel H. Camp, Edward D. Holton, and E. H. Brodhead. Four years later the bank moved around the corner to a location on Wisconsin Avenue. Its currency was respected throughout the midwest and the nation during the Civil War years. The federal government passed the National Bank Act early in the Civil War to curb the currency fluctuations occurring during the early years of the Civil War. The Farmers and Millers Bank was the first in Wisconsin to apply for a national charter. It received charter number 64 and reorganized as the First National Bank of Milwaukee on September 19, 1863. Officers included some of the original stockholders, E. H. Brodhead (President 1863-1882, Vice-president 1882-1890), Hoel H. Camp (Cashier 1863-1882, and also director of the Northwestern National Insurance Company of Milwaukee) and Frank G. Bigelow (Assistant Cashier 1873-1882, and also trustee of the Northwestern Mutual Life Insurance Company and Vice-president/Treasurer of the Wisconsin Telephone Company). For many years beginning in 1873 the bank operated out of a striking building on E. Wisconsin Avenue (razed) designed for it by prominent local architect Edward Townsend

Mix. (History of the First Wisconsin p. 2; Financial Institutions p. 139; Milwaukee of To-Day p. 83; Milwaukee Sentinel May 6, 1873 8/2, August 16, 1873 8/3, February 19, 1874 8/3, and April 6, 1874 8/4)

Merchants, corporations and manufacturers were the bank's chief patrons. Mergers augmented the bank's strong position in Milwaukee's financial milieu, beginning with the Merchants Exchange Bank in 1894. From resources of around \$1,500,00 in 1873, the bank grew to \$29,000,000 in 1913 by which time it had decided to build a new headquarters. In 1914 First National Bank of Milwaukee moved into what was then Milwaukee's tallest office building, sixteen stories high, at 735 N. Water Street. The First National merged with Wisconsin National Bank on June 30, 1919 to form the First Wisconsin National Bank, with resources totaling over \$100,000,000. This was three times the capitalization of the next largest bank. The N. Water Street building served as the new institution's headquarters until the 1970s when the new headquarters was built at the east end of Wisconsin Avenue. (Anderson, pp. 132)

#### WISCONSIN NATIONAL BANK

Wisconsin National Bank was one of the most financially successful of Milwaukee's banks, being organized on December 5, 1892 with capital of one million dollars by Fred Pabst who served as its first president. It was headquartered in Pabst's office building, the city's first skyscraper, designed by Chicago architect Solon S. Beman and which stood at 110 E Wisconsin Avenue (razed). In 1898 it absorbed the Central National Bank that had begun as the private banking house of Houghton, McCord & Company in 1868. Louis J. Petit succeeded to the presidency upon Pabst's death in 1904 and under his management the bank's resources increased from \$9,000,000 to \$54,000,000 by 1919. In that year Wisconsin National Bank merged with First National Bank to become the First Wisconsin National Bank, the state's largest financial institution. (Gregory, SE Wisconsin, pp. 302-303)

#### FIRST WISCONSIN NATIONAL BANK

Dominant in state, national and even international circles, the First Wisconsin began in 1919 as a merger of Fred Pabst's Wisconsin National Bank and the First National Bank of Milwaukee which had its roots as the Farmers and Millers Bank in 1853. Following the trend in the 1920s, the First Wisconsin's expansion included the absorption of such other institutions as the Second Ward Savings Bank in 1928 (founded 1855, largest of the state chartered banks) and the American National Bank (third largest of the state's nationally chartered banks, 1928) and the National Bank of Commerce in 1932. In addition to these were other acquisitions including a trust company by which First Wisconsin gained control over ten more banks. Ultimately First Wisconsin came to hold seventeen or eighteen area banks while controlling over a third of the state's banking resources and eight banks outside of Milwaukee. By 1932 capital stock equaled \$10,000,000, deposits totaled \$143,966,000 with total resources figuring at \$169,180,342. The consolidation of the two banks resulted in combining the trust departments of the two banks under the name First Wisconsin Trust Company, led to a separate investment unit called the First Wisconsin Company in 1920, the establishment of a women's department, a Foreign Department, and the First Wisconsin Travel Bureau. (Anderson, pp.135-136; Miscellaneous pages about the history of the First Wisconsin in the research files of Historic Milwaukee Inc.)

The trend toward chain banking and the feared intrusion of chains from Detroit, Chicago, and St. Paul prompted the First Wisconsin to organize a Wisconsin chain called Wisconsin Bankshares Corporation in 1929. Some fifteen banks participated and capitalization was set at \$100,000,000. Chain advocates said a banking organization would benefit operations in the way that chain stores benefited retail sales. By 1930 some 38 banks were part of the Wisconsin Bankshares, 27 of which were outside of Milwaukee. During the Great Depression First Wisconsin and Wisconsin Bankshares were able to maintain Wisconsin's banking stability. During World War II the bank financed arms production and essential civilian output. Widespread distrust and political opposition to the concept of Bankshares in Wisconsin, however, led to a reversal of the earlier trend throughout the 1930s and 1940s. Wisconsin Bankshares merged some of the institutions, sold back stock, and continued with a more modest level of operations by 1948. (Anderson pp. 137-138, 192-194)

Much as Alexander Mitchell had been the driving force behind the Marine, William G. Brumder shaped the First Wisconsin's leadership role in the twentieth century. Son of William C. Brumder and grandson of Germania founder George Brumder, William G. began working at the First Wisconsin in 1929. He served as vice-president from 1936-1949 and became chairman of the bank's board of directors from 1950 to 1966 as well as president from 1954 to 1966. He also served as the president of Bankshares Corporation from 1954 to 1958. A gifted manager, Brumder's leadership increased the net operating income of the corporation by 141% and augmented total bank deposits by 34%. Brumder streamlined the committee system of operation and delegated greater authority to banking officers. He personally initiated the construction of the new bank offices on E. Wisconsin Avenue and oversaw the complete renovation of the bank's main offices then at 735 N. Water Street. Brumder likewise pioneered the introduction of computerized banking operations and helped establish the computer satellite system that made automated banking services available to 95% of Wisconsin's banks including First Wisconsin. Under his management the First Wisconsin's International Banking division was organized and expanded from a national to international institution. Brumder retired in the mid 1960s but retained his directorship of Wisconsin Bankshares until his death in 1976.

As a fitting testament to its domination over Milwaukee's and Wisconsin's finances, the First Wisconsin's headquarters were located in the state's tallest office tower, the First Wisconsin Center, completed in 1973 at 777 E. Wisconsin Avenue and designed by the Chicago firm of Skidmore, Owings & Merrill and Milwaukee's Fitzhugh Scott. The building was later sold to EC Milwaukee Joint Venture in 1988. The First Wisconsin changed its name to Firststar Bank on September 14, 1992 to reflect the new organization created by the acquisition of banks in Illinois, Minnesota, Iowa, Florida and Arizona. The former First Wisconsin has now become part of US Bank. ("Star Banc to buy Firststar Center," The Business Journal, October 2, 1998, p. 1; Customer letter from First Wisconsin announcing name change, August 17, 1992)

#### FIRST NATIONAL/FIRST WISCONSIN NATIONAL BANK BUILDING

The First National Bank was designed by the prominent Chicago firm of D.H. Burnham & Company. It is not known at this time what led First National Bank of Milwaukee to choose the Chicago firm but it is evident that D. H. Burnham & Company was considered at the time the most prestigious firm for fashionable office design work in the country as well as having "probably the largest architectural practice in the United States." (Ferry, pp. 187-188) The Burnham office tower designs of the early 20<sup>th</sup> century represented departures

from their prior office buildings of the 1880s and 1890s when H. H. Richardson's influence was evident in their work. The new buildings were taller, sleeker looking and were perceived as more "modern" than their antecedents although they were decked out with classical design details. Archives for the firm, housed in the Ryerson & Burnham Archives at the Art Institute of Chicago, list projects for eleven "First National" banks, from Amboy, Illinois to Southbridge, Massachusetts and at least sixteen more projects for banks and financial institutions. Banks from coast to coast were designed for cities such as Memphis, Tennessee, Detroit, Michigan; New York City, New York; Spokane, Washington; New Orleans, Louisiana; and San Francisco, California. The design work appears to have been roughly confined to the years 1909 to 1915 and the type of office tower became the new corporate logo for America's financial institutions, much as H. H. Richardson's Allegheny County Courthouse spawned a generation of similar-looking federal buildings in numerous cities throughout the country including Milwaukee.

Many of the bank and office commissions share a family resemblance to the First National Bank of Milwaukee. It is thought that all the buildings share similar steel framing that allowed them to become the skyscrapers of their respective communities. The lower two or three stories are grouped by engaged pilasters. The shaft of the building features pairs of windows with one over one sash. Two and sometimes three upper stories are visually grouped together by bronze spandrels. Cresting, often using the anthemion as a motif, is prominent at the roofline. Laurel wreaths, urns, foliated swags and scrolls, registers of Greek key design, egg and dart mouldings and cornucopia are frequently used to enliven entrances, spandrels and cornices. Exterior cladding consisted of light colored or white terra cotta, stone and brick. A second variant, with many of the same details, made use of arcading at the upper stories. Examples that resemble Milwaukee's First National Bank include: First National Bank of Omaha, Nebraska; Peoples Gas Building Chicago, Illinois; Dime Building (Dime Savings Bank Building) Detroit, Michigan (1910); David Whitney Building Detroit, Michigan (1915); First National Bank Building Cincinnati, Ohio; Central National Bank Building, Peoria, Illinois; Continental and Commercial Bank Chicago, Illinois; Hibernia Bank Building New Orleans, Louisiana (c. 1915); Miners Bank Building Wilkes-Barre, Pennsylvania; and Second National Bank Building Toledo, Ohio.

Buildings similar to the above banks but with arcaded stories include the Frick Building, Pittsburgh, Pennsylvania; the Highland Building Pittsburgh, Pennsylvania; First National Bank Chicago, Illinois; Old National Bank Spokane, Washington (c. 1910); the Oliver Building, Pittsburgh, Pennsylvania (c. 1910); and the Ford Building Detroit, Michigan (1909).

The permits to demolish the existing building on the site were taken out on April 30, 1912 and the permits to construct the new First National Bank building were taken out on July 15, 1912. Construction would take two years and cost two million dollars. The owner listed on the permit, Eastland Company, was probably a corporation set up to handle real estate or the construction of the building. The president of Eastland Company was Fred Vogel, Jr., also president of First National Bank. The building was constructed to rest on caissons with concrete-filled pyramid-shaped shafts sunk 60 feet to bedrock. Sterling Engineering and Construction Company of Milwaukee handled the concrete work. Modern Steel Structural Company of Waukesha erected the steel skeleton, the largest use of a steel skeleton at that time in Milwaukee. The exterior included brick, granite and terra cotta. The walls were built of brick with partitions of hollow tile. Floors were of concrete. English grained marble, Mexican mahogany and verdantique marble were used on the interior. There were 450 offices and suites available for rent, broken down into 1008

rooms. First National Bank was said to be the first building to have a large cleaning crew, numbering 70 people, and bank employees totaled over 100. (Historic Milwaukee Tour Script for First National/First Wisconsin National Bank)

A lengthy description of the new First National Bank Building appeared in the April 28, 1914 Milwaukee Sentinel as the building was made ready for occupancy.

The building is sixteen stories high and of the most modern steel and fire proof construction. The corridors of the building are all marble tiled and with Italian marble wainscoting extending to a height of seven feet. The woodwork trim is all solid mahogany.

On the south side of the building a light court, 59 x 59 feet, extending from the second floor to the roof, supplies the inner offices with perfect lighting and ventilation. In fact, these offices are just as desirable as the ones located on the street and river sides of the building and are renting quite as freely.

#### Eight Elevators Installed

Eight elevators will supply a thoroughly complete service. These are mahogany finished and guarded with the latest and most approved safety devices. During the erection of the building these elevators have been raising supplies, carrying loads far in excess of any that will be put upon them as purely passenger elevators, thus assuring a most rigid test as to their strength.

There are two entrances to this building from East Water Street. The one to the public building is located near the south line of the building. This opens into a corridor thirteen feet wide which runs from East Water street to the river. The elevators to the building and the building stairway ascend from this lobby.

#### Banking Room Is Large

North of this corridor lies the main banking room. On this floor entering from the street, a customer will enter a lobby 30 feet wide and 150 feet long. On his right will be the officers' quarters of the bank, on his left those of the trust company. A long rail space of thirty feet gives ample room for the officers to wait on their customers with the utmost dispatch and comfort.

After the offices come the usual cages. These are finished in solid bronze and present a rich and dignified appearance.

#### Special Women's Department

The bank has a novel accommodation in its woman's department. A small private lobby has a window opening into the side of the draft cage. Here the woman depositor of the bank can transact practically all her banking business. This small lobby will have several fully equipped writing desks and a telephone for the use of its women depositors. Women can deposit and withdraw funds, buy drafts, certificates of deposit and...[page illegible] with the least annoyance and utmost dispatch.

Descending from the main lobby by ...[page illegible] reaches the safe deposit department. Like the rest of the building, the finish here is all marble and mahogany. The door on the vault weighs about forty-eight tons and is heavier than any bank vault door west of New York City. This assures the best possible protection for any securities left on deposit. In addition to the main safe deposit vault with its 4,000 boxes, is a large trunk vault with a burglarproof door for the storage of valuables.

The main money vaults are situated in the west end of the basement. These are of massive concrete and steel construction. The doors are of extra heavy construction and while smaller in size than that of the safe deposit vault, are of similar strength and afford ample protection. These doors weigh about twenty-five tons each. In addition to this protection, they are equipped with electric alarms and all securities will be burglarproof.

#### Builders Are Well Known

In the construction and furnishing of the First National Bank building the services of only the most reliable concerns were employed. The steel work was done by the Modern Steel Structural Company of Waukesha, Wis., who prior to this time have also had contracts for the Majestic building and many of the other large structures recently erected in Milwaukee.

Matthews Bros. Manufacturing company furnished the woodwork throughout, all materials used and labor employed being high class in every particular. The cut stone work, one of the largest contracts ever given for this kind of work in Milwaukee, was done by John Wilce, one of this city's pioneer contractors.

The heat regulation system was installed by the Johnson Service company of Milwaukee. A total of 780 thermostats, 1,800 radiators and seven and one-half miles of air piping representing [sic] the principal part of the equipment. The Johnson company also installed their service in the old First National building several years ago, which service the [portion of article missing].

All the hardware and locks were supplied by the Gross Hardware company of this city.

The other contractors who participated in the work are among the most prominent in their respective lines. ("New Bank Building Ready For Tenants," Milwaukee Sentinel, Sunday, April 26, 1914, p. 15)

Wisconsin Bell Telephone Company featured the First National Bank along with other prominent new and recently enlarged commercial buildings in its ad on May 2, 1914, touting that it installed telephone service in these buildings and was forecasting the need for future telephone service in the city. ("The Bell System Plans Twenty Years Ahead of Public Needs," Milwaukee Journal, Saturday May 1, 1914, p. 4)

The opening of the new bank building here in Milwaukee was a major event downtown. First National had been housed at its Wisconsin Avenue location for some forty-eight years and the new building, the tallest office building in the city, was something of a celebrity. First National Bank conducted business as usual at its old location up to the day before the move into its new quarters. Some of the fixtures were moved early in the week. On Wednesday April 29, 1914 the clerical help and professional movers began to transfer the last of the old fixtures, stationery, books and files to the new premises. The process was noted for its "lack of flurry and excitement." Seventy five canvas bags of specie amounting to \$65,000 were placed in a moving van followed by six "common, ordinary tin trunks, such as are used by many families" came next, loaded with over \$3,000,000 worth of gold, securities and currency. Several japanned tin boxes were added, containing bonds, investments and securities, and there were sacks of silver. The paper indicated that the cargo amounted to \$49,000,000 and was moved three blocks under the watchful eyes of bank employees, plain-clothes police and a uniformed guard of ten policemen. ("Bank's Moving Day" Milwaukee Sentinel Thursday April 30, 1914, p. 1)

Opening day, April 30, 1914, saw ten thousand patrons tour the new facility. Floral tributes from Milwaukee businesses and other banks lined the counters and were arranged in masses on the main floor of the bank. American Beauty roses or bunches of carnations were passed out as souvenirs to the hundreds of women who toured the facility and cigars were handed out to businessmen who called. It was mentioned that the women were impressed with the special facilities arranged for their convenience and were allowed to tour the entire building from "first floor to the upper story." ("Thousands Visit New First National, Congratulate Officers and Directors", Milwaukee Sentinel, May 1, 1914, p. 14)

The new building was constructed to house not only the First National Bank and the First Saving and Trust Company but also offices for other businesses and professionals. The third and fourth floors were especially designed for doctors and dentists with compressed air, gas, electricity and other amenities being supplied. A list of the first occupants of the building included: Miller, Mack & Fairchild; Halsted Lumber Company; Cleveland & Western Coal Company; Charles F. Pfister; Gill & Barry; Eleanora M. Nelson; Freeman & Geilfuss; Price-Waterhouse & Company; S. Fred Wetzler; Oscar Brachman [real estate]; Howard Greene; Columbia Construction Company; Aarons & Niven; Power Improvement Company; H. R. Barnes; Chicago Great Western R.R.; Louis Liebscher, Jr.; Peschel & Company; Dr. A.J. Richter; A. H. Bleuel & Company; Agnes C. Graves; William H. Phillipson; Comptometer Company; C. E. Estabrook, Law Library; A. A. Baumstark; Christian Science Reading Rooms; Roth-Saudek Realty Company; Worlds Star Knitting Company. ("The Office Floors of the First National Bank Building Are Now Ready for Occupancy, and the Following Tenants Are Located in Their New Quarters:" Milwaukee Journal, Sunday, April 26, 1914, p. 5; "New Bank Building Ready For Tenants," Milwaukee Sentinel)

The 1921 City Directory shows over 400 tenants in the building. By this time First National Bank had merged with Wisconsin National Bank to become the First Wisconsin National Bank. The second floor was occupied by the First Wisconsin Trust Company. Although the third floor was originally intended for doctors and dentists, medical offices were few and most tenants were lawyers or insurance companies. Dentists and a few physicians did occupy the fourth floor, however. Architects in the building included George Schley & Sons (Rooms 506-508), Henry C. Hengel and Arthur L. Seidenschwartz (Room 1225), and Martin Tullgren & Sons (Room 1234-1238). Many attorneys, insurance agents, mortgage brokers, and investment companies were tenants in the building. By 1931, the 16<sup>th</sup> floor held the First Wisconsin National Bank Cafeteria. By 1940 banking divisions had expanded and now occupied most of the third floor. By 1960 the bank's continued expansion led to its occupancy of the fourth floor and much of the fifth floor. The architectural firm of Brielmaier Scherer & Scherer occupied Room 1228. A shift occurred in the building's occupancy after the bank relocated to its new quarters on East Wisconsin Avenue in 1973. The 1980 directory, reflecting the general downturn in the Central Business District, shows the building to have more vacant offices and fewer attorneys. Such entities as Milwaukee Water Pollution Abatement Program and the Milwaukee Metropolitan Sewage District now leased space in the building. This trend toward vacancies continued as shown in the 1990 directory. (Milwaukee City Directories 1921, 1930, 1940, 1950, 1960, 1970, 1980, 1990)

For many years following its removal to the First Wisconsin Center (now the US Bank Center) on E. Wisconsin Avenue, the First Wisconsin continued to operate a branch bank out of its old building at 735 N. Water Street. This branch closed in 2000. In 2005 The

PrivateBank moved into the old banking space. It is a unit of the Chicago-based PrivateBancorp Inc. Their customer base includes affluent clients, professionals, owners of closely held businesses and commercial real estate, and investors. To bring back the luster that had been lost through a major remodeling in 1960, The PrivateBank hired Shorewood-based architects J. French & Associates Inc. to design the new facilities. The renovations are not an exact restoration back to 1914 but an attempt to bring back some of the character of the original banking space. The architects were able to base their work on original Burnham & Company drawings that they located after an Internet search. Some of the drawings themselves were restored and are hung throughout the bank. New amenities include a plasma screen television to show stock market and financial news, a coffee area and a computer terminal where customers can check stocks or e-mail. A new elevator allows customers access to the lower level where there are 13,000 safety deposit boxes located in the original bank vault. ("Historic Interest. The PrivateBank restores a Milwaukee Landmark," Small Business Times, Reprinted from August 19, 2005.)

## **THE ARCHITECT**

Daniel Hudson Burnham (1846-1912) was born in Henderson, New York and was nine years old when he moved to Chicago with his family in 1855. His education consisted of schooling at Snow's Swedenborgian Academy and the Jones and Dearborn public schools. One biography indicates that his commitment to public service was based on the teachings of the Swedenborgian Church of New Jerusalem under which his parents raised him. Burnham is said to have failed the admission tests for both Harvard and Yale so he worked as a salesman before getting a job as a draftsman apprentice with the architectural firm of Loring and Jenney. Burnham relocated to Nevada and at the age of 22 made an unsuccessful run for the state senate there. He then returned to Chicago and was mentored by Peter Wight. In the firm of Carter, Drake, and Wight, Burnham met his future partner John Wellborn Root (1850-1891). Their partnership was established in 1873. The aftermath of the Great Chicago Fire of 1871, when much of the city was rebuilding, is said to have been the impetus for the formation of the Burnham and Root partnership. The two had complementary personalities. Root was the quiet designer who could work out plans and programs while Burnham was the dreamer, the strategic thinker who had problem solving abilities and the social skills required to bring in clients. One of their first commissions was a Prairie Avenue house for wealthy industrialist John B. Sherman. Sherman's daughter Margaret would later become Burnham's wife on January 20, 1876. It is said that Sherman's social connections and Burnham's social skills helped propel the young architectural firm into a position of prominence among Chicago's wealthy class. Residential commissions were followed by corporate commissions. The type of buildings produced ranged from office buildings to apartment buildings, warehouses, schools, hospitals, churches, and railroad stations. The partners are credited with designing some of the first skyscrapers. Burnham and Root's better-known commissions included the Kent House, The Montauk Building (1881-82), Masonic Temple (demolished), Monadnock Building, Reliance Building, Rookery Building, St. Gabriel's Church and the Union Stockyard Gate.

After Root's death from pneumonia in 1891, the firm was renamed D. H. Burnham and Company. Burnham's penchant for planning led him to take on the planning for the World's Columbian Exposition, held on Chicago's south lakefront in 1893. It commemorated the 400<sup>th</sup> anniversary of Columbus' discovery of the New World. Burnham supervised the layout and construction of the world's fair site. The fair re-introduced Classical architecture to the American public and demonstrated the concept



of the “City Beautiful” through which urban centers could be rationally planned and built to the highest architectural standards based on classical precedents. “Under Burnham’s direction, the construction of the Fair overcame huge financial and logistical hurdles, including a worldwide financial panic and an extremely tight timeframe, to open on time.” (Daniel Burnham, Wikipedia, [http://en.wikipedia.org/wiki/Daniel Burnham](http://en.wikipedia.org/wiki/Daniel_Burnham); Chicago Landmarks Website; Daniel Burnham; Nancy Petranovich;

Burnham’s planning skills soon extended beyond Chicago. The cities of Cleveland, San Francisco (after the earthquake), Washington, D. C., and Manila and Baguio in the Philippines all benefited from his efforts and Burnham’s accomplishments did much to establish the profession of planning in this country. In 1909, Burnham and his assistant Edward H. Bennett prepared The Plan for Chicago, considered this country’s first comprehensive planning document. It outlined proposals for the future of Chicago’s lakefront and river and stated that there be enough parks within walking distance of all residents. (Daniel Burnham, Wikipedia; Daniel Burnham, Chicago Landmarks; Daniel Hudson Burnham, ArchiTech Gallery Website [www.architectgallery.com/arch\\_info/artists\\_pages/daniel\\_burnham\\_bio.html](http://www.architectgallery.com/arch_info/artists_pages/daniel_burnham_bio.html).)

Burnham eventually held honorary degrees from prominent universities, was a fellow of the American Institute of Architects where he twice held the position of president, was a member of the National Institute of Arts and Letters and chairman of the Federal Commission of Fine Arts. Burnham was awarded a bronze medal at the Paris Exposition in 1900 and a gold medal at the St. Louis Exposition in 1904. (Website [www.cacr.caltech.edu/~jpool/introduction/burnham.html](http://www.cacr.caltech.edu/~jpool/introduction/burnham.html))

The ArchiTech Gallery Website summarizes Burnham’s later career:

Root’s death had altered Burnham’s aesthetic compass and he no longer felt constrained by the pragmatic utility of Chicago School construction. Greece and Rome became his models for the world’s newest empire. He even sent his sons to Paris’ Ecole des Beaux-Arts for their grounding in Classical technique. The fair had introduced middle America to a grandiose Beaux Arts “salad” of colonnades, domes, arches and vistas. Bankers and corporate chieftains wanted just the same Olympian grandeur for their new edifices and his renamed “D. H. Burnham & Company” was only too glad to accommodate their historicist tastes. Perhaps he was making up for his lack of a college education and its classical curriculum.

Louis Sullivan, considered the greatest architect of the Chicago School, never forgave Burnham for turning his back on pure structural expression in favor of the archaic classicism of the fair, calling it alternately “feudal” and “imperial.” Feeling that it would “...set back architecture fifty years,” he was nearly proved right as he watched his own career collapse after 1900 while corporate America and Daniel Burnham turned to Rome for inspiration. In his 1924 *Autobiography of an Idea*, Sullivan bitterly wrote: “(Burnham) was a colossal merchandiser whose megalomania concerning the largest, the tallest, the most costly and sensational, moved on in its sure orbit, as he painfully learned to use the jargon of big business.”

At his death in 1912, Daniel Burnham’s company was the world’s largest architectural firm and had become the model for countless later firms that utilized global business techniques instead of the traditional, near Medieval methods of earlier architects. He had become the head of the American Institute of Architects and been named by President Taft to be Chairman of the Committee on the Fine Arts.

His sons, Hubert and Daniel Jr., eventually succeeded him, renaming the firm "Burnham Brothers" after completing the flamboyant Art Deco "Carbide and Carbon Building on Michigan Avenue. Their Beaux Arts training had been transformed by a new search for modernity that veered off into a streamlined vocabulary by the 1930s. Burnham's sons donated most of the records and drawings of their father to the Art Institute of Chicago, establishing the Burnham Library as one of the preeminent collections of architectural information in the world.

Frank Lloyd Wright, in his 1912 eulogy in *Architectural Record*, wrote: "(Burnham) made masterful use of the methods and men of his time...(as) an enthusiastic promoter of great construction enterprises...his powerful personality was supreme."

Burnham and his wife Margaret were traveling in Europe when the architect died of complications of colitis, diabetes and food poisoning on June 1, 1912. Burnham is well remembered for the quote "Make no little plans; they have no magic to stir men's blood." (Petranovich) He is buried in Chicago's Graceland Cemetery.

Daniel Burnham died just at the point that the work on the First National Bank of Milwaukee Building was starting up. We will probably never know if he had a direct hand in its design but there is no doubt that he influenced the design direction of the firm and its large, capable staff. The White City-inspired office towers from coast to coast, with their classical detail and light color cladding, were the ultimate status symbols for financial institutions and prominent companies. Milwaukee's First National Bank wanted to share in the prestige of having a D. H. Burnham and Company building, one of only several in Wisconsin.

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## IX. STAFF RECOMMENDATION

Staff recommends that The First National/First Wisconsin National Bank Building be given historic designation as a City of Milwaukee Historic Structure as a result of its fulfillment of criteria e-1, e-5, e-6 and e-9 of the Historic Preservation Ordinance, Section 308-81(2)(e) of the Milwaukee Code of Ordinances.

- e-1. Its exemplification of the development of the cultural, economic, social, or historic heritage of the City of Milwaukee, State of Wisconsin, or of the United States

### RATIONALE:

The First National Bank/First Wisconsin National Bank Building is one of the significant “artifacts” of Milwaukee’s financial district, located on the east side of the Central Business District. On or adjacent to Water Street were located most of the banking institutions in Milwaukee’s 150 year history. Historic buildings from these institutions, or their replacements, are still with us today and serve as textbooks of their respective architectural styles. The First National Bank/First Wisconsin National Bank was headquartered in this building for 59 years. The bank was the largest financial institution in the state and it was from this location that the company influenced and initiated banking changes that affected the entire industry.

- e-5 Its embodiment of the distinguishing characteristics of an architectural type or specimen

### RATIONALE:

The First National Bank/First Wisconsin National Bank is an excellent representation of the early 20<sup>th</sup> century office tower. D. H. Burnham and Company developed a form of skyscraper office tower that was much sought after by banking and investment companies around the country between c. 1909 and 1916. It melded new technologies with a reverence for the order and restraint and detail of classical architecture. It allowed the owner the prestige of an exquisitely designed headquarters while also providing the benefits of leasing first class office space to other professionals. When viewed as a group, there is a strong family resemblance among the various office tower commissions but no two are alike. It is not known at this time how many of these other commissions survive and there is some evidence that a number have demolished. Milwaukee’s First National Bank/First Wisconsin National Bank Building remains in almost original condition, allowing us to experience what D. H. Burnham and Company envisioned in the early 20<sup>th</sup> century.

- e-6. Its identification as the work of an artist, architect, craftsman or master builder whose individual works have influenced the development of the City of Milwaukee, State of Wisconsin, or of the United States.

### RATIONALE:

The First National Bank/First Wisconsin National Bank Building is one of only two buildings in Milwaukee designed by the prominent Chicago firm of D. H. Burnham and Company. The other building is a portion of the former Gimbels Department Store, built at the corner of E. Wisconsin and N. Plankinton Avenues in 1902. The Burnham office was the largest architectural firm in the country, known for its planning as well as design. Many of the firm's projects are considered architectural icons today including the Monadnock, Reliance and Rookery Buildings and projects included train stations, department stores, office buildings and clubhouses among others. Daniel H. Burnham, with his assistant Edward H. Bennett, prepared The Plan for Chicago in 1909, considered this country's first comprehensive planning document.

- e-9 Its unique location as a singular physical characteristic which represents an established and familiar visual feature of a neighborhood, community, or of the City of Milwaukee.

**RATIONALE:**

The First National Bank/First Wisconsin National Bank Building is an important part of the visual corridor along E. Water Street. It occupies nearly half the block bounded by N. Water Street, E. Wisconsin Avenue, E. Mason Street and the Milwaukee River. It was one of the first downtown buildings to address the Milwaukee River as an important "thoroughfare" by providing a riverfront façade that matched its two other principal elevations rather than give it a utilitarian alley appearance. A prominent entrance with the name of the bank is located on this riverfront façade. The Gimbels Department Store would follow in 1925. Likewise the bank provided a walkway for its patrons and tenants to stroll out and view the river. Again, Gimbels would follow in 1925. Although riverwalks were lauded as important public amenities, the current publicly financed and accessible riverwalk system did not get built until the 1990s.

## X. PRESERVATION GUIDELINES

The following preservation guidelines represent the principal concerns of the Historic Preservation Commission regarding this historic designation. However, the Commission reserves the right to make final decisions based upon particular design submissions. Nothing in these guidelines shall be construed to prevent ordinary maintenance or the restoration and/or replacement of documented original elements.

### A. Roofs

Retain the roof shape. The retention of any original skylights would be encouraged. The installation of any new skylights are discouraged but may be added to roof surfaces if they are not visible from the street or public right of way. Avoid making changes to the roof shape, which would alter the building's height, roofline or pitch. If replacement is necessary, duplicate the appearance of the original roofing as closely as possible. Locate mechanical systems and vents on portions of the roof not visible from the public right of way and paint them out to minimize impact. Any rooftop construction would be reviewed on a case-by-case basis. Rooftop construction must be set back from the parapet, low in scale and not be visible from the view corridors along the street or river. The cornice and cresting are significant features of the building and complete the design. At the present time a public safety issue has been identified by the Department of Neighborhood Services in connection with the cornice and cresting and the owner has been ordered to address the issue to prevent injury to pedestrians. Removal will be required to address underlying structural problems. Consult with historic preservation staff on the appropriate re-installation of the pieces or alternative repair.

### B. Materials

#### 1. Masonry

- a. Unpainted brick, terra cotta, or stone should not be painted or covered. Avoid painting or covering natural terra cotta or stone. This is historically incorrect and could cause irreversible damage if it was decided to remove the paint at a later date. Consult with historic preservation staff on the best methods for removal of any graffiti that might occur.
- b. Repoint defective mortar by duplicating the original in color, style, texture and strength. See the masonry chapters in the books, As Good As New or Good For Business for explanations on why the use of a proper mortar mix is crucial to making lasting repairs that will not contribute to new deterioration of the masonry. Replaced mortar joints should be tooled to match the style of the original. Avoid using mortar colors and pointing styles that were unavailable or were not used when the building was constructed.

- c. Clean masonry only when necessary to halt deterioration and with the gentlest method possible. Sandblasting or high pressure water blasting or the use of other abrasive materials (soda, nut shells, etc.) on limestone, granite, terra cotta, or brick surfaces is prohibited. This method of cleaning erodes the surface of the material and accelerates deterioration. Avoid the indiscriminate use of chemical products that could have an adverse reaction with the masonry materials, such as the use of acid on limestone. Work should be done by experienced individuals. Consultation with historic preservation staff is required before any cleaning would begin.
- d. Repair or replace deteriorated material with like material that duplicates the old as closely as possible. Avoid using new material that is inappropriate or was unavailable when the building was constructed.

## 2. Wood/Metal

- a. Retain original material, whenever possible. Avoid removing architectural features that are essential to maintaining the building's character and appearance.
- b. Retain or replace deteriorated material with new material that duplicates the appearance of the old as closely as possible. Avoid covering architectural features with new materials that do not duplicate the appearance of the original materials. Covering wood or metal with aluminum or vinyl is not permitted.

## C. Windows and Doors

- 1. Retain existing window and door openings. Retain the existing configuration of panes, sash, surrounds and sills, except as necessary to restore to the original condition. Avoid making additional openings or changes in existing fenestration by enlarging or reducing window or door openings to fit new stock window sash or new stock door sizes. Avoid changing the size or configuration of windowpanes or sash. Use storm windows or protective glazing which have glazing configurations similar to the prime windows and which obscure the prime windows as little as possible. Original one-over-one sash windows were replaced after the Historic Preservation section surveyed the building in 1984. If the replacement windows were removed, new sash would need to replicate the look of one-over-one sash. First floor windows may be returned to their original configuration or to an approximation of the originals if the current replacements are removed.
- 2. Respect the building's stylistic period. If the replacement of doors or window sash is necessary, the replacement should duplicate the

appearance and design and material of the original window sash or door. Avoid using inappropriate sash and door replacements. Avoid the filling-in or covering of openings with inappropriate materials such as glass block or concrete block. Avoid using modern style window units, such as horizontal sliding sash or casements, in place of double-hung sash or the substitution of units with glazing configurations not appropriate to the style of the building. Any original windows should be retained and repaired if at all possible. Vinyl window units are not permitted. Aluminum window units are not allowed on the principal elevations. Glass block windows at secondary locations like basements are not permitted on elevations visible from the public rights of way.

3. Steel bar security doors and window guards are generally not allowed. If permitted, the doors or grates shall be of the simplest design and installed so as to be as unobtrusive as possible.

#### D. Trim and Ornamentation

There should be no changes to the existing trim or ornamentation except as necessary to restore the building to its original condition. Replacement features shall match the original member in scale, design, color and appearance. Cornice and cresting are addressed under X A Roofs.

#### E. Additions

No additions or balconies will be permitted on the east, west or north elevations as these are highly visible facades and changes would destroy the character defining features of the building. Any other addition requires the approval of the Commission. As the building occupies its entire site, however, it is unlikely that additions would be feasible. Ideally an addition should either compliment or have a neutral effect upon the historic character of the building. Approval shall be based upon the addition's design compatibility with the building in terms of window size and placement, building height, roof configuration, scale, design, color, and materials, and the degree to which it visually intrudes upon the principal elevations or is visible from the public right of way. Additions must be smaller than the building and not obscure the historic building. The original riverwalk is an important feature of the building. Any proposed build outs on the riverwalk would be reviewed on a case-by-case basis. Incorporation into the public riverwalk system is addressed in H 5 New Construction.

#### F. Signs/Exterior Lighting

The installation of any permanent exterior sign or light fixture shall require the approval of the Commission. Approval will be based on the compatibility of the proposed sign or light with the historic and architectural character of the building. Plastic internally illuminated box signs are not permitted.



G. Site Features

New plant materials, paving, fencing, or accessory structures shall be compatible with the historic architectural character of the building if visible from the public right of way.

H. Guidelines for New Construction

It is important that new construction be designed to be as sympathetic as possible with the character of the structure. Accessory structures may be permitted depending on their size, scale and form and the property's ability to accommodate such a structure. The existing historic building occupies all of its lot. It is not anticipated that new construction would take place.

1. Siting

New construction must respect the historic siting of the building. It should be accomplished so as to maintain the appearance of the building from the street as freestanding structures.

2. Scale

Overall building height and bulk, the expression of major building divisions including foundation, body and roof, and individual building components, such as overhangs and fenestration that are in close proximity to a historic building must be compatible to and sympathetic with the design of the buildings.

3. Form

The massing of the new construction must be compatible with the goal of maintaining the integrity of the buildings as freestanding structures. The profiles of roofs and building elements that project and receded from the main block should express the same continuity established by the historic building if they are in close proximity to it.

4. Materials

The building materials, which are visible from the public right-of-way and in close proximity to the historic buildings should be consistent with the colors, textures, proportions, and combinations of cladding materials used on the historic building. The physical composition of the materials may be different from that of the historic materials, but the same appearance should be maintained.

5. Riverwalk

The existing riverwalk is original to the construction of the building and is an important part of the west elevation. Should the building's

riverwalk be incorporated into the public riverwalk to the north and south, currently existing guidelines for riverwalk development will apply but historic preservation staff are to be consulted to ensure that there are no inappropriate alterations done that would impact the building itself.

I. Guidelines for Demolition

Although demolition is not encouraged and is generally not permissible, there may be instances when demolition may be acceptable if approved by the Historic Preservation Commission. The following guidelines, with those found in subsection 9(h) of the ordinance, shall be taken into consideration by the Commission when reviewing demolition requests.

1. Condition

Demolition requests may be granted when it can be clearly demonstrated that the condition of a building or a portion thereof is such that it constitutes an immediate threat to health and safety and is beyond hope of repair.

2. Importance

Consideration will be given to whether or not the building is of historical or architectural significance or displays a quality of material and craftsmanship that does not exist in other structures in the area.

3. Location

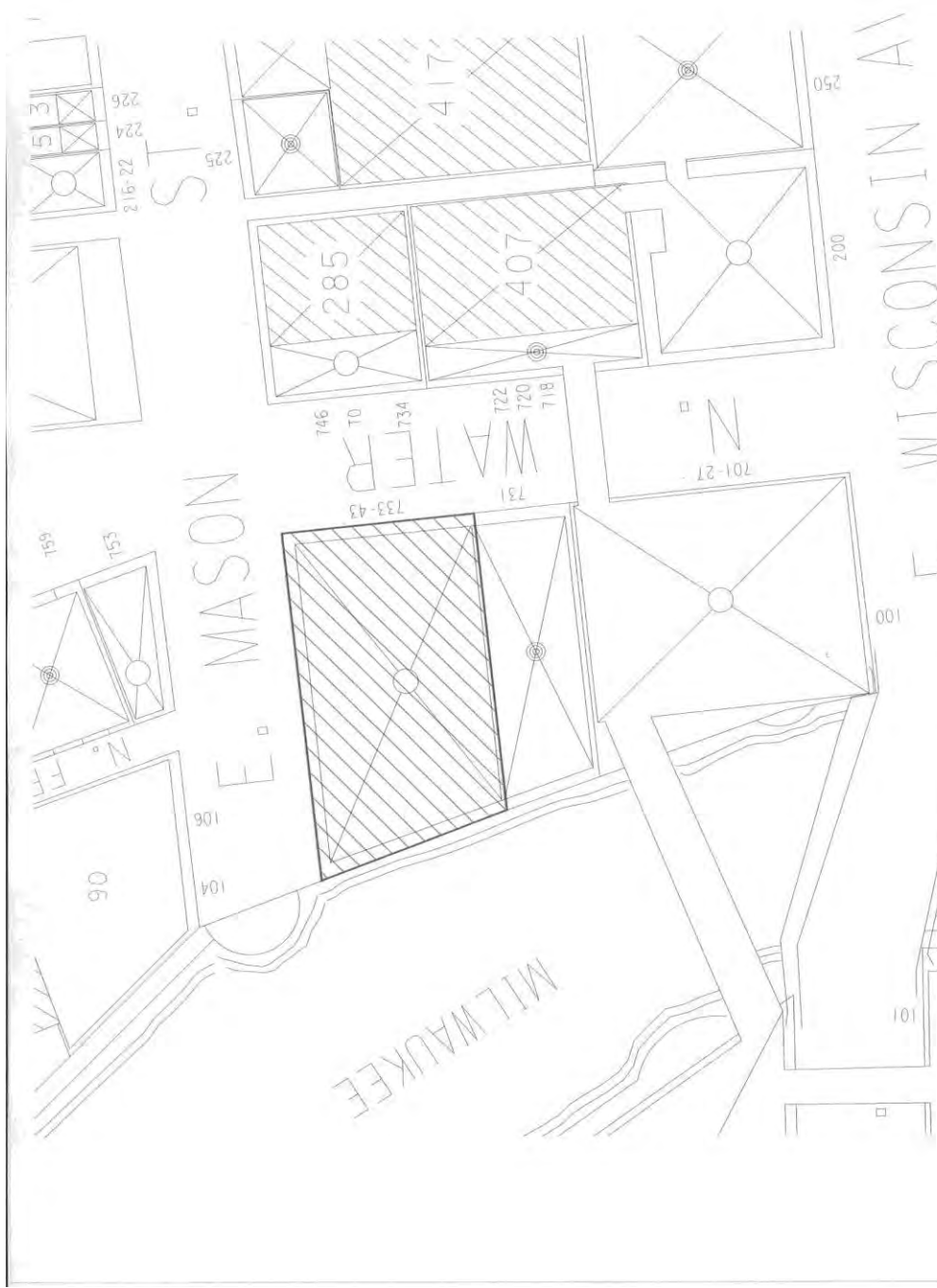
Consideration will be given to whether or not the building contributes to the neighborhood and the general street appearance and has a positive effect on other buildings in the area.

4. Potential for Restoration

Consideration will be given to whether or not the building is beyond economically feasible repair.

5. Additions

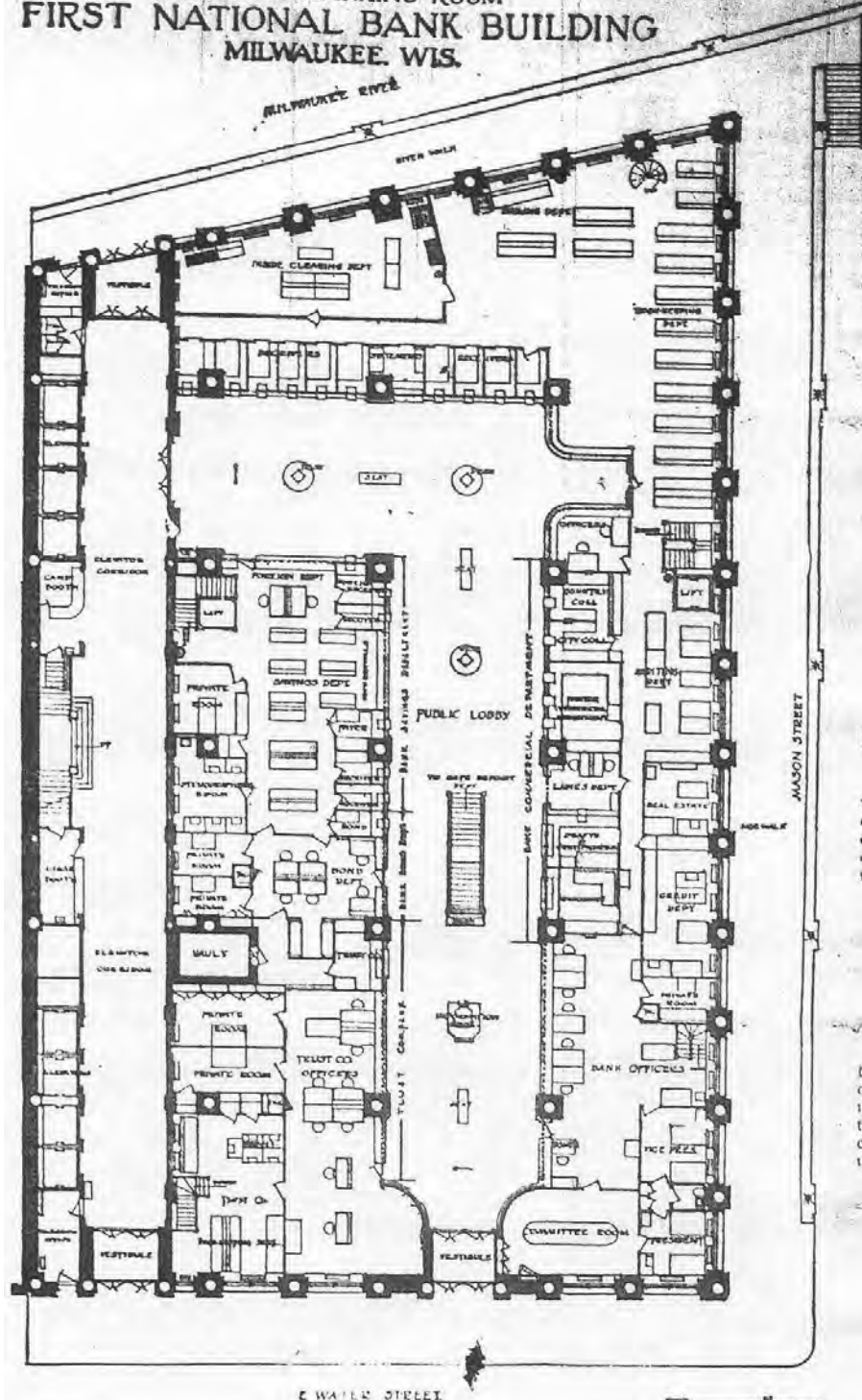
Consideration will be given to whether or not the proposed demolition is a later addition that is not in keeping with the original design of the structure or does not contribute to its character.



First National/First Wisconsin National  
 Bank Building  
 733-743 North Water Street

THIS PROPERTY IS THE PROPERTY OF CITY DEVELOPMENT INFORMATION CENTER  
 (CUDC) FOR THE CITY OF MILWAUKEE  
 For more information, please contact the City Development Information Center  
 at 312 N. Water Street, 11th Floor, Milwaukee, WI 53202  
 Phone: (414) 274-3000 Fax: (414) 274-3000

PLAN OF BANKING ROOM  
**FIRST NATIONAL BANK BUILDING**  
 MILWAUKEE, WIS.



**REMOVAL  
 NOTICE**

**The First  
 National Bank**  
 Will Occupy Its  
 New Quarters in the  
**First National  
 Bank Building**  
 on  
**Thursday, April 30.**

**The  
 First Savings &  
 Trust Co.**

will continue in its present  
 quarters until Satur-  
 day noon, May 2, and oc-  
 cupy its new quarters in the

**First National  
 Bank Building**  
 on  
**Monday, May 4.**

The officers and direc-  
 tors regret that the details  
 of the new quarters are  
 not entirely complete and  
 that therefore the formal  
 opening will not be held  
 until some later date.

First National Bank Building Floor Plan Milwaukee Journal April 29, 1914



## First National Bank Building

Daniel Burnham & Co.  
1914

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### The river side

This sixteen-story skyscraper has the traditional tripartite structure, with a decorated base, plain shaft, and three-story top, complete with carved urns and cornice. (See [Index](#) for similar examples of Burnham's work.) The Post-Modern building to the right is the 100 East Building (1989) by Clark, Tribble, Harris, and Li of Charlotte, North Carolina.

### The city side

This bank was renamed Firststar and its offices were moved to the [Firststar Center](#) (by Skidmore, Owings and Merrill) in the 1970's.



[Click here to return to index of art historical sites.](#)

**City of Milwaukee  
Neighborhood Services System**

<b>Violation Detail</b>	Address: 733 N WATER ST
for Serial#: 5213001	Taxkey: 392-0601-110

Description	Detail
1 Custom violation	Structural failure of exterior walls have been noted. As required by code (275-32-13) facade examination, it was reported that structural defects have been found. These defects categorize your building as "unsafe and imminently hazardous condition." (Remove and repair all loose brick, mortar and dangerous material falling from the East, North, and West facades.) / 275-32 /
2 Custom violation	When in the judgement of the comminssioner a building or structure or part thereof is extremely unsafe or in danger of structural failure, the Commissioner may order the owner or agent to immediately provide temporary safeguards to protect the general public. (Provide scaffolding for the East, North, and West sides to protect the public from falling material, openings in the ground surrounding the structure, or encroachment of the public on a site. ) A PERMIT IS REQUIRED UNDER (218-5) / 218-5 /