



FINAL HISTORIC DESIGNATION STUDY REPORT KILBOURN STATE BANK BUILDING

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I. NAME

Historic: Kilbourn State Bank Building
Common Name: North Milwaukee State Bank Building

II. LOCATION

2741 West Fond du Lac Avenue

7th Aldermanic District
Alderman Frederick G. Gordon

Legal Description: Pauline's Subdivision in NE ¼ SEC 13-7-21 BLOCK 1 LOT 1

Tax Key Number: 309-1101-000

III. CLASSIFICATION

Structure

IV. OWNER

The Fennel Corporation
2741 W. Fond Du Lac Avenue
Milwaukee, WI 53210-2626

V. YEAR BUILT

Remodeled into present form in 1928

ARCHITECT: Frank W. Andree

VI. PHYSICAL DESCRIPTION

The Kilbourn State Bank Building is located on Milwaukee's West Side approximately 2.55 miles from the Central Business District. The unique triangular location is created by the intersection of Fond Du Lac Avenue with West Center Street, North 27th Street, and North 28th Street. The intersection was once lined with commercial buildings but now features the new Center Street Library, various early 20th century commercial buildings and vacant lots.

The Kilbourn State Bank Building occupies all of its lot and is bordered by sidewalks on all three elevations. There is a small planting area along 28th Street between the sidewalk and the curb. The wedge-shaped building fronts onto Fond Du Lac Ave. with its narrow end facing 27th St. The building's side is located along 28th St. while its rear is located along Center St.

The two-story, flat roofed Classical Revival structure is built of rusty-tan colored brick with architectural details of stone, sheet metal and leaded glass. The principal elevation is symmetrically arranged, set on a stone base and crowned with a projecting metal cornice with dentil moldings above that is located a shallow attic-like parapet. Two monumental fluted Corinthian columns in antis flank the center double door entrance. A large round-headed window with stone keystone is positioned above the entry. A stone name plaque spelling out Kilbourn State Bank appears above the window. Also flanking the entry are shallow pilasters and elegant leaded glass windows, rectangular on the first story and round headed on the second. Stone sills and lintels are featured and decorative brickwork accents the upper level windows. An “after hours depository” with ornamental cover is located to the left of the entry. A metal canopy extends out over the entrance.

The Center Street elevation features pilasters at either end with three round headed leaded glass windows on the upper level and three rectangular windows on the lower story. It is at this location that a portion of the old stone and brick foundation is visible, the only remnants of the 1905 building to survive the 1928 remodeling. Also on this elevation is an antique metal burglar alarm box, dating from the 1920's.

The 28th Street façade is asymmetrically arranged with two round-headed windows and a small rectangular one on the upper level and four rectangular windows on the lower story, two of which have been bricked up. This elevation, unlike the Fond du Lac or Center Street facades, makes use of a stone belt course between the stories. Plans by the architect F. W. Andree show that only the round-headed windows were added in the remodeling so it can be assumed that the bricked up openings were part of the 1928 or maybe even the earlier 1915 remodeling. The corner of Center and 28th Streets was where the bank's vault was located and not the ideal spot for windows.

Since the building was remodeled from its Queen Anne towered and balconied form in 1928, changes to the structure have been minimal. A new depository was added to the right of the entrance and the current canopy appears to be a replacement for the original. Permit records from 1955 indicate that the basement toilet rooms were altered, a lounge was added, entry doors were changed and the second floor open balcony was partially enclosed at that time. At the present time the building is vacant and boarded up and in danger of being demolished for its code violations although it appears to be structurally sound.

VII. SIGNIFICANCE

The Kilbourn State Bank Building is significant as a fine example of the Classical Revival style and as the work of noted local architect Frank W. Andree whose buildings have helped define many of Milwaukee's early neighborhoods. It is also significant as a representative of the local, neighborhood bank, examples of which could once be found in almost every shopping district within the city. The small, neighborhood-based bank has become a thing of the past with the large mergers and acquisitions now typical in the financial world. Perhaps the Kilbourn State Bank is most significant for its second occupant, the North Milwaukee State Bank, Wisconsin's first African American owned and operated bank and an important financial institution in Milwaukee's Black community. This was the first home for the new institution and served the bank in its formative years.

VIII. HISTORY

Kilbourn State Bank's unique triangular site was part of a multi-block subdivision that was located between Fond Du Lac Avenue and the Milwaukee Road railroad tracks north of Center Street. The subdivision took its name from Pauline A. Cawker Johnson who platted this land in 1892.

The bank's story begins with photographer Ferdinand A. Steinborn who purchased this property from Pauline A. Cawker Johnson on May 31, 1895 for \$600. The following month Steinborn took out a permit to build a \$250 "photograph gallery" on the site. An addition followed in 1897. This up and coming commercial district was a perfect location for such a venture and city directories show Steinborn as the only photo studio addressed on Fond Du Lac Avenue. The photographer advertised "fine photographs and life size portraits" and that he was a "crayon artist" and did "viewing", amateur and commercial work. The Steinborn family lived nearby at 2671 North 28th Street and the members included wife Mary and children Herman Ferdinand, Otto Conrad, Lorenz Edward, Arthur Paul, Edward Robert, Lillie Marie, George D. and Paul B. Many of the sons worked at various times in the photo studio.

In October 1905 Steinborn replaced his gallery with a new, two story, \$8,000 brick-veneered structure designed by local architect Frank W. Andree. Fire insurance atlases show this structure to have various bays and towers. Portions of this building survive today in the Kilbourn State Bank.

The Kilbourn State Bank first became associated with the Steinborn building in 1915. The newly established financial institution had filed their articles of incorporation on January 26, 1915 with a capitalization of \$50,000 divided into 500 shares of \$100 each. It was organized initially for a period of 50 years. The signers of the articles probably were the initial investors and included prominent businessmen from the immediate neighborhood: Henry W. Kauffung (real estate at 2534 N. 27th St.); Jacob H. Weber and Walter T. Schoessow (Schoessow-Weber Hardware at 2713 W. Fond Du Lac Ave.); Henry M. Van Ells (Van Ells Drug Co. at 2654 W. Fond Du Lac Ave.); Norman W. Hollenbeck (physician at 2650 W. Fond Du Lac Ave.). The original officers included F. W. Kunkel, president, Jacob H. Weber, vice-president, and Frederick E. Wallber, cashier.

Steinborn leased the first floor and part of the basement to the fledgling bank beginning August 1, 1915 at the rate of \$660 per annum for the first five years. Rent went up to \$720 per annum the second five years. The contract allowed the bank to extend their lease for an additional five years at \$900 per annum rent and also gave them the option to purchase the building outright for \$17,000. Steinborn agreed to remodel the building to suit his new tenant and permit records from 1915 indicate that a projecting balcony was removed, a vault was installed, additional piers were installed to support the front of the building and the front itself was changed at a cost of \$1,000. Work was finished by August 25, 1915 and it is presumed that Kilbourn State Bank opened its doors to customers shortly thereafter.

That the Kilbourn State Bank would choose such a distinctive site was very much in keeping with other financial institutions of the era. The odd shaped parcels created by multi-point intersections lent themselves well to showy displays of architecture. By their nature these locations were hubs of transportation and pedestrian activity. Their very convenience also was reassuring for the average person, whose money such small institutions were trying to attract. Examples of other wedge-shaped bank buildings include those at the intersections of 20th, North Avenue and Fond Du Lac Avenue; at North 2nd St., Plankinton Avenue and W.

Kilbourn Avenue (Second Ward Savings Bank, now the Milwaukee County Historical Society); at Murray, Farwell and East North Avenues.

The Steinborn photo studio moved to the second floor of the building and it appears that Ferdinand turned over most of the day-to-day operations to his son Arthur right after the remodeling. Steinborn had just entered into a new lease with the bank in April of 1925 but died on May 25, 1925. The property was willed to his widow and children.

The Steinborn heirs sold the building to Kilbourn State Bank on August 2, 1927 for \$17,000. Although Arthur P. Steinborn leased back the second floor from the bank for his photo studio for a period from August 1927 to August 1930, city directories show a new studio located at 2661 North 27th Street. Arthur continued the family business until the late 1940's or early 1950's when it was turned over to Otto R. Henemann. Thus ended the 50+-year-old Steinborn Photo Studio.

After purchasing the Fond du Lac property Kilbourn State Bank took out a permit to extensively remodel the structure on May 8, 1928. They hired the original architect, F. W. Andree, to do the makeover, which cost some \$25,000. Permit records show the alterations included the removal of the third floor, the removal of all projecting bay windows and an exterior stair, the construction of "new fronts" and replacing some of the walls from the "old foundation up". A new flat roof was also part of the plan. Work was completed in August that year. Microfilm records at the City Records Center show the building as it appears today. Sections show that there was a second floor balcony with an elaborate iron railing and that a large chandelier hung down into the public area of the building. The bank vault was located at the Center and 28th Streets corner of the building. The first floor housed the public and cashier's areas. On the second floor, the directors' room was at the 28th St. corner while bookkeeping was located along the Center St. side of the structure.

Kilbourn State Bank went on to occupy this building through 1971 and moved to a new location, another multi-point intersection, at 6055 W. Lisbon Avenue where Lisbon Avenue, 60th Street and Center Street converge. Only a handful of officers were in charge of the institution over the decades. Jacob Weber, who ran a hardware store in the neighborhood, served as president from 1920 through his death in 1941. Herman Koerble followed until his death in 1961. Erich Harder who had been with the bank from 1929 succeeded him. Harder later became chairman of the board while his son Trevor assumed the presidency in the early 1970's. Kilbourn State Bank remained an independent financial institution until late February 1999 when St. Francis Bank took over the operation.

Kilbourn State Bank retained ownership of the property at 2741 W. Fond du Lac Avenue after their relocation. They in turn leased the old premises to a newly formed financial institution, the North Milwaukee State Bank. Articles of incorporation were filed for North Milwaukee State Bank on August 6, 1970. It was capitalized at \$250,000 with 25,000 shares at \$10 each. Incorporators included Beechie O. Brooks (real estate at 901 W. Atkinson), Felmers O. Chaney (sergeant police department and president of the Milwaukee chapter of the NAACP), H. Leo Dale (physician at 3660 N. Teutonia), William E. Finlayson (physician at 435 W. North Ave.), Donald M. Jefferson (superintendent county welfare department), William E. Robertson (director Inner City Development Project), Roy W. Wilson (lawyer at 2218 North 3rd Street). North Milwaukee State Bank has the distinction of being Wisconsin's only minority owned and operated bank, a feature it promoted in its adds along with the slogan "big enough to serve you" -"small enough to care for you". The bank was established in response to the exodus of

financial institutions in Milwaukee's central city, where some 50 banks and thrifts had dwindled to a mere dozen by the early 1970's.

By 1991 North Milwaukee State Bank was one of only 35 black-owned commercial banks in the country and had 20 employees and assets of \$31 million. The bank received the Ardie A. Halyard Business Excellence Award in 1991, in recognition for helping other black-owned businesses prosper by financing start-up, job creation and expansion projects within the community. Although North Milwaukee State Bank has experienced difficult years due to defaults on some of its bigger loans; the bank has been tenacious in increasing its profitability. In recent years it has shifted away from risky business ventures to concentrate on the consumer market. A branch was opened in Campus Town near Marquette University in 1996 and its 5-staff office offered a full range of consumer and business banking services. Plans now include a branch at Northridge Mall as well. Over the years, chairmen of the bank have included William E. Finlayson and John W. Daniels and presidents have included Felmers O. Cheney, Gerard S. Hankins, Charles Wallace, Clifford M. Wilson Jr., Snow Mitchell and Randolph Myricks.

In order to better serve its clientele, North Milwaukee State Bank moved from its original location in the 2700 block of Fond Du Lac Avenue to 5630 W. Fond Du Lac Avenue in 1979 or 1980, where it is headquartered today. Northwest Action Council, a housing rehab organization, purchased 2741 W. Fond Du Lac Avenue from Kilbourn State Bank in December of 1979 and occupied the building into the early 1980's. Neighborhood Housing Services of Milwaukee, Inc. also occupied the building briefly from 1981 to 1983. The property went into tax delinquency in 1986 and was quit claimed by Northwest Action Council to EPF Corp. in 1995. EPF Corp., headed by Eugene P. Fennel, then transferred the property to The Fennel Corp. later that same year. The building has been vacant since the Northwest Action Council left the premises.

Interestingly, after the major remodeling in 1928, no significant alterations have been made to the building. A new front canopy, and new deposit box are the only changes to the exterior. Some modifications have been done to the interior as stated above

The Architect

The architect of the Kilbourn State Bank, Frank W. Andree, began his architectural career in 1881 as a draftsman with the prestigious local firm of E. T. Mix & Company. Andree undoubtedly acquired an excellent background in design while working for Mix since the firm was known for its expertise in residential and commercial design.

Andree embarked on his own practice in 1888 with offices on East Wisconsin Avenue and the formed a brief partnership with Jacob Jacobi in 1889. In 1891 Andree joined Henry Van Ryn and Charles Lesser to form the firm of Van Ryn, Andree and Lesser with offices in the Plankinton Building. A description of the firm that year described Andree as the design specialist of the trio. Andree left the firm around 1893 and subsequently practiced on his own, sometimes working out of his residence and sometimes in rented offices. In 1929 he organized the firm of F.W. Andree & Company, architects and construction engineers, located at 2659 North 27th Street. The business dissolved in 1934 during the Great Depression. In the following year Andree opened a small architectural office at 1204-A W. Walnut Street. City directories seem to indicate that Andree retired around 1942, and he died in the late 1940's or early 1950's.

Andree was one of the city's more prolific designers, and the city's Historic Preservation division has identified some 41 houses on Milwaukee's West Side that he designed. Andree designed many structures on the East Side as well and was commissioned for numerous custom-designed residences. He also worked designing duplexes for some of the city's big developers at the turn of the century such as John Hunholz and J.D. Steuerwald. Early Andree houses are characterized by their steeply pitched roofs that were embellished with complicated dormers, turrets, and intricate details that were generally in the late Queen Anne and Colonial Revival styles. Andree likewise designed German inspired residences for German-American clientele on McKinley Boulevard. His other work included bungalows, churches and some schools and warehouses. The Kilbourn State Bank Building is one of the few known commercial commissions that can be attributed to Andree. Like his residential work, the bank building shows finely detailed architectural elements that are at once refined and elegant without the heavy-handed quality seen in many classical revival structures.