

LANDMARK DESIGNATION REPORT



(Former) Mid-City Trust and Savings Bank

2 S. Halsted St. / 801 W. Madison St.

Final Landmark Recommendation adopted by the Commission on Chicago Landmarks, February 2, 2012



CITY OF CHICAGO
Rahm Emanuel, Mayor

Department of Housing and Economic Development
Andrew J. Mooney, Commissioner

The Commission on Chicago Landmarks, whose nine members are appointed by the Mayor and City Council, was established in 1968 by city ordinance. The Commission is responsible for recommending to the City Council which individual buildings, sites, objects, or districts should be designated as Chicago Landmarks, which protects them by law.

The landmark designation process begins with a staff study and a preliminary summary of information related to the potential designation criteria. The next step is a preliminary vote by the landmarks commission as to whether the proposed landmark is worthy of consideration. This vote not only initiates the formal designation process, but it places the review of city permits for the property under the jurisdiction of the Commission until a final landmark recommendation is acted on by the City Council.

This Landmark Designation Report is subject to possible revision and amendment during the designation process. Only language contained within a designation ordinance adopted by the City Council should be regarded as final.

(FORMER) MID-CITY TRUST AND SAVINGS BANK

2 S. Halsted St. / 801 W. Madison St.

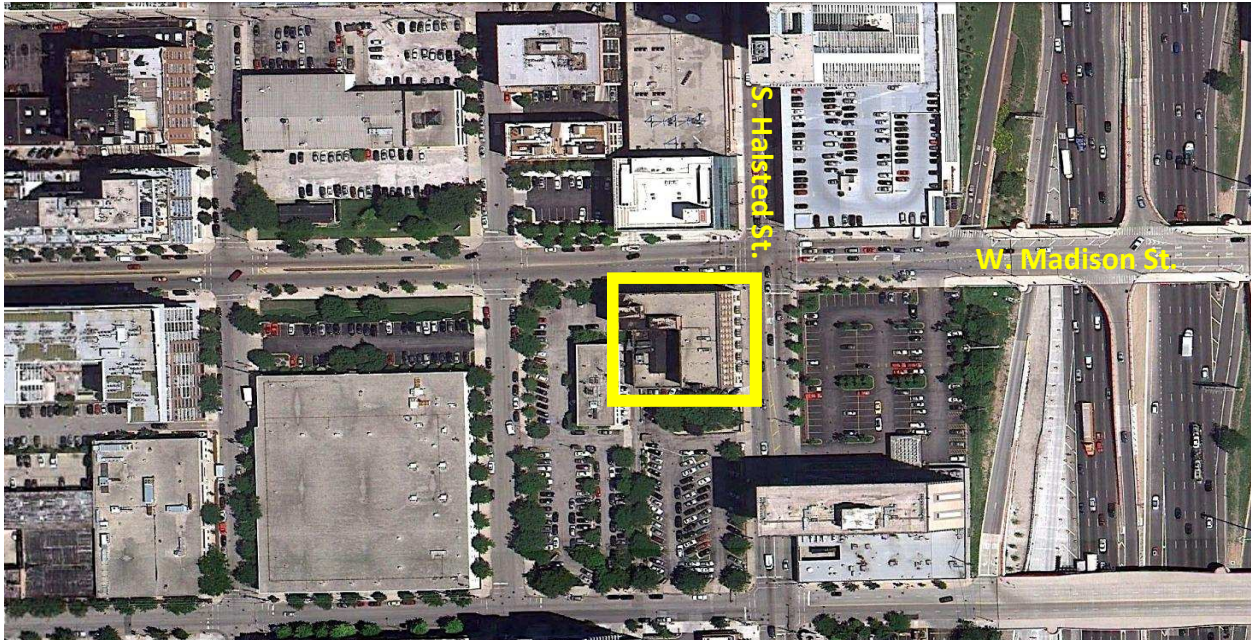
DATE: **1911-12 (ORIGINAL BUILDING)**
 1928 (REMODELED EXTERIOR AND NEW INTERIOR BANKING HALL)

ARCHITECTS: **HORATIO R. WILSON (ORIGINAL BUILDING)**
 PERKINS, FELLOWS AND HAMILTON (REMODELED EXTERIOR AND NEW INTERIOR BANKING HALL)

From the post-Chicago Fire period up to the Great Depression of 1929, Chicago experienced rapid growth, creating a “city of neighborhoods” each with its own commercial and economic life. Independent neighborhood banks played an important role in the economic and commercial development of the city’s diverse neighborhoods by providing financial security and loans. Many of these institutions profited from the growth of their surrounding neighborhoods and reinvested in their respective communities with architecturally distinguished bank buildings.

The (former) Mid-City Trust and Savings Bank building is a fine example of the many historic bank buildings located throughout Chicago, and designation of the building was first proposed in 2007 as part of a group of sixteen neighborhood bank buildings. Thirteen of those buildings (listed on page 17) have since been designated as Chicago Landmarks. These buildings, as well as Mid-City, share a common history, all having been built in a legal and economic environment that encouraged the proliferation of independent banks. The financial institutions that built these buildings provided financial services and security in Chicago’s outlying communities that helped shape the city’s growth as a patchwork of distinct neighborhood.

Mid-City and the other neighborhood banks which have been designated also share a common architectural theme; in their design and construction these buildings represent some of the best historic architecture found in the city’s neighborhoods. Like Mid-City, most were built during a golden age of bank architecture in America which flourished after the financial panic of 1907 before being abruptly halted by the Great Depression in 1929; a period in which bankers and their architects created monumental bank buildings that would signal to the banking customer the notion that their money would be safe and the bank was here to stay. High-style architecture and expensive materials reinforced this message, and conveyed the perception that the bank was a well-capitalized and cultivated institution.



The (former) Mid-City Trust and Savings Bank building is located at the southwest corner of Halsted and Madison Streets on the Near West Side.



Floors three to six appear much as they did when the building was first built in 1911 as six story store and office building. In 1928 the limestone and granite base was added and a new banking hall was constructed on the interior.

BUILDING DESIGN AND CONSTRUCTION

Original 1911 Building

On April 10, 1910, the *Chicago Tribune* announced that Mid-City Trust and Savings Bank had hired architect Horatio R. Wilson to design a “thoroughly modern structure” for the southwest corner of Madison and Halsted Streets. The six story store and office building was completed in the spring of 1911 with the primary facades fronting 119’ on Madison and 130’ on Halsted Streets.

In plan, the original 1911 building consisted only of the L-shape that is the six-story portion of the current building. (The area inside the L was a separate building: the two-story Virginia Theater. Also designed by Wilson, the 750-seat theater was completed in 1908. Access to the theater was through a lobby off Madison Street in the 1911 building. Before that date access was likely made through earlier buildings on the site) The 1917 Sanborn Fire Insurance Map indicates that the building is of fireproof construction with brick and concrete construction materials.

On the exterior, the top four floors of the 1911 building appear much as they do today. Exterior walls are red face-brick laid in a common bond. The building’s numerous window openings are arranged in pairs in a series of eight structural bays on each elevation. Window heads are trimmed with white terra-cotta lintels with simple geometric decoration; sills are plain white terra cotta. The current double-hung windows are not historic but match the configuration found in historic photos of the building. The building is topped with a flat roof surrounded by a brick parapet which was originally decorated with a prominent white terra-cotta cornice. A stringcourse and fragments of modillions above the sixth floor windows are all that remain of this feature.

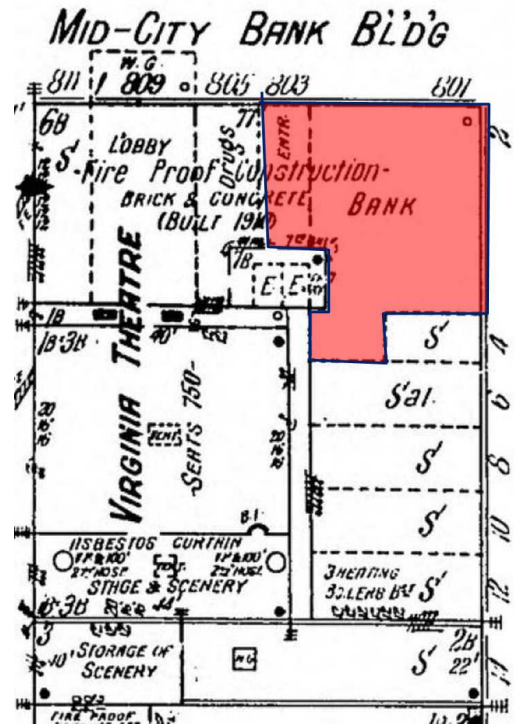
The west elevation facing the alley and the south elevation, originally facing an abutting building, were less visible and simply treated. Walls are Chicago common brick and window openings have plain terra-cotta lintels and sills.

The exterior of the first two floors of the 1911 building were much different than what exists today. The first floor featured large rectangular storefront windows spanning the structural piers which were clad with white terra cotta. A large canopy extending over the sidewalk on the Madison elevation marked the entrance to the Virginia Theater. The second floor featured wide Chicago-style windows (a central fixed casement flanked on each side by a double-hung window) trimmed with terra cotta.

The 1917 Sanborn map, as well as a pre-1928 photo of the building, show that the Mid-City Bank occupied a relatively small space at the northeast corner of the building. The remaining street-level spaces were occupied by six small storefronts, a saloon, and a drugstore, in addition to the lobby to the Virginia Theater. Polk’s Chicago City Directory for 1928-1929 provides a glimpse of the tenants who rented office space in the upper floors of the building which included physicians, dentists, lawyers, publishers, trade associations, and light manufacturing, as well as offices of the Socialist Party.



The historic photo of the building (above) as it appeared between 1911 and 1928 reveals architect Horatio Wilson's original design for the first two stories. At street level large storefront windows spanned the structural piers which were clad with white terra cotta. The second floor featured wide Chicago-style windows trimmed with terra cotta.



The 1917 Sanborn map (right) shows that the bank occupied a relatively small space at the northeast corner of the building, indicated by shading. The remaining street-level spaces were occupied by six small storefronts, a saloon, and a drugstore, in addition to the lobby to the Virginia Theater.



1911



1928

Before and after photos of the exterior (above) showing its transformation in 1928 which, on the exterior, replaced the relatively plain 1911 façade with a monumental Classical Revival-style arcade.

Like many neighborhood commercial banks, Mid-City was located at the intersection of two major commercial thoroughfares. When it was built the surrounding neighborhood in the eastern portion of the Near West Side included a mix of residential, commercial, manufacturing, and entertainment venues. Jane Addams' Hull House complex, surrounded by a crowded working-class immigrant neighborhood, was located a half mile south of the bank. The institution enjoyed steady growth, deriving its business mainly from the nearby Randolph and Fulton Street markets and the manufacturing plants west of the Chicago River.

1928 Remodeling

The early years of the bank must have been profitable because fourteen years after the completion of the building, the Mid-City Bank undertook a \$500,000 expansion and renovation that transformed the 1911 building. Under the headline "Brightens Halsted and Madison" the July 18, 1926 edition of the *Chicago Tribune* published a rendering of the building with an article noting that the bank had engaged the architectural firm of Perkins, Fellows & Hamilton to renovate the building "into one of the most attractive homes on the west side" and one of the largest banking floor spaces of any institution of its kind outside the loop. The scope of work included acquisition of the Virginia Theater building to make way for the expanded banking hall.

Perkins, Fellows & Hamilton's transformation of the building redesigned the first two stories of the exterior, and expanded and rebuilt the interior of the first two stories. On the exterior the 1911 design of the first two stories was replaced with a Classical Revival-style arcade clad in limestone resting on a polished granite plinth. The half-round arches that form the arcade spring from square pilasters with cushion capitals. In width, the arches span the six structural bays at the center of the Madison and Halsted Street facades, and they rise the full height of the two-story base. Each arch frames a large window opening divided vertically into three casements by mullions and horizontally by a spandrel panel at the floor line between the first and second stories. With the exception of the south bay of the Halsted façade, the bays on each end of both facades contain recessed entrances with bronze door frames and transom windows. Above each of these entrances are a pair of small arched window openings. The two-story limestone base is topped with a classical cornice.

While the overall character of the 1928 base is dominated by the Classical Revival style, the decorative details are clearly inspired by the Romanesque style of architecture that flourished from the late-10th to the 12th century in northern Italy, Spain, and France. The architectural decoration of that style was in turn influenced by the illustrated manuscripts of the medieval period. Typical motifs of the style include the intertwined floral ornament and knotwork patterns around the arches and door openings and the cushion-shaped pilaster capitals decorated with contorted animal figures. Decoration on the exterior that hints at the building's banking function are a series of medallions depicting Presidents Washington, Jefferson and Lincoln much as they appear on their respective coins.

Of special note is the ornamentation of the cast-iron spandrels, each of which is subdivided into three panels. The left panel depicts a winged lion, associated with royalty and courage, as well as the symbol of St. Mark. Hermes the Messenger, perhaps the most familiar figures of ancient Greek mythology, occupies the central panel. He is classically depicted as an athletic youth



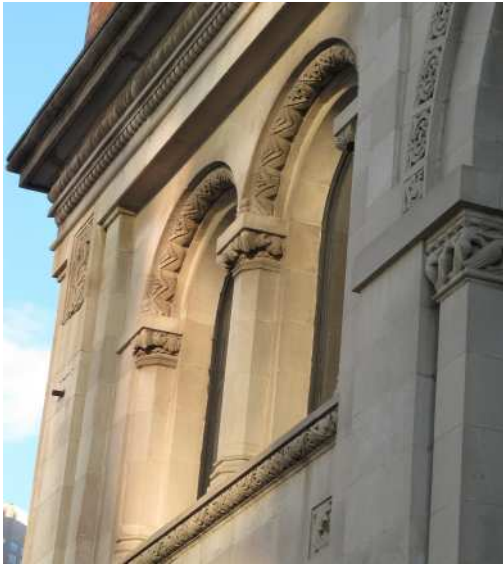
The Madison Street elevation as it appears today. Perkins, Fellows & Hamilton's 1928 limestone arcade transformed the exterior of the building's first two stories. With the exception of the lost cornice, floors three to six remain much as they appeared in 1911.



The window openings on floors three to six (above) from 1911 include white terra-cotta lintels with simple geometric decoration; sills are plain white terra cotta.



The less-visible west and south elevations (above) are common brick. The two story portion of the building in the foreground was originally the location of the separate Virginia Theater building. The theater was either completely demolished or radically altered to create the grand banking hall in 1928.



a.



b.



c.



d.

Details from the 1928 base of the building (left) reveal a high degree of craftsmanship in carved limestone. The unusual Romanesque-style decoration includes chevron geometric patterns (a.), stylized animal figures (b.), interwoven and spiraling floral ornament (c.), and a band of knotwork ornament around the arches (d.).



In addition to carved stone, the building has finely rendered ornament in cast-iron at the spandrels (left).

with winged hat and sandals and the herald's staff, or caduceus. The third panel frames a stylized American eagle.

The separate Virginia Theater was vacated and either completely demolished or substantially altered to become the two-story portion at the southwest corner of the building. The street-level storefronts and theater lobby as well as the second floor were also gutted. Into this new interior volume the architects inserted a 15,000 square foot banking hall finished with decorative polychrome terra cotta, marble and brass. The first floor included thirty-two teller stations, offices, and vaults surrounding a large public space. A portion of the second floor was removed to create a double-height space with a skylight in the banking hall. Around this opening are additional offices and a director's room with either bronze windows or open loggias that open onto the banking floor below.

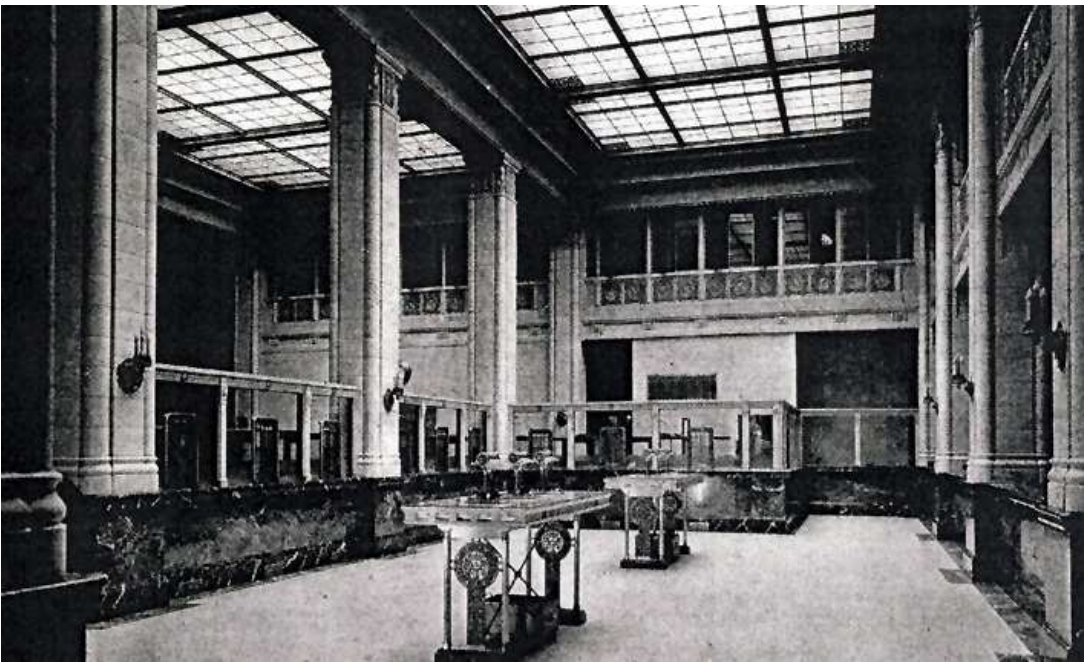
The substantial redesign of the interior banking hall was featured in the August 5, 1928 issue of *The American Architect* with plan drawings and photographs. Much of the architectural character and decoration illustrated in that article remains in place today. The lofty space is interspersed with columns with black and green marble bases and terra-cotta shafts. The capitals of these columns are decorated with contorted animal figures, interwoven and spiraling floral ornament, continuing the Romanesque-style ornament found on the exterior.

The numerous teller cages are set behind black- and green-marble counters. The teller windows are set in decorative terra-cotta frames, and the wickets, or openings in these teller windows, are bronze also with Romanesque decorative motifs.

Like the columns, the walls of the interior are clad with cream-colored terra-cotta tiles. The fascia of the mezzanine surrounding the double-height space takes on polychrome decoration where there are figures of owls, griffons and galleons rendered in blue, green and yellow hues. The double-height ceiling is trimmed with moldings rendered with Romanesque motifs. The framework of the historic skylight remains, though the glass has been replaced with tile. The floor is finished with light-gray marble with black marble accents. The mezzanine level is reached by a curved terra-cotta stairway which leads to the wood-paneled directors' room with its fireplace framed with a copper and terra-cotta mantelpiece.

The (former) Mid-City Trust and Savings Bank building combines elements from its original construction in 1911 as well as its substantial renovation in 1928, a change to the building which possesses historic significance in itself. As a combined work, the building retains excellent physical integrity, displayed through its siting, scale, overall design. It retains the majority of historic materials and detailing that it possessed in 1928.

Changes to the building's exterior include the loss of the cornice and the replacement of the windows on floors three to six. On the interior the skylight has been covered with acoustic tiles. These changes are reversible and do not inhibit the building's ability to convey its historic and architectural character.



The 1928 transformation of the building was brought to the attention of architects nationwide in the pages of the August 1928 issue of *The American Architect* which published plans and photos of the building, including a view of the banking hall with its skylight (left).



a.



c.



b.



d.

The Romanesque-style decoration of the exterior is continued in the banking hall, including the animal forms in the column capitals (a.) and the spiraling floral and knotwork ornament of the teller cages (b.). Other interior details include a terra cotta and copper mantelpiece (c.) and a curved terra-cotta and marble stairway (d.).

Mid-City Bank survived the Great Depression partly through a merger with another bank in 1933, changing its name to the Mid-City National Bank. After World War II, the surrounding neighborhood deteriorated and the bank found itself in the heart of Chicago's Skid Row. Despite the decline, the bank persisted by picking up customers from other Near West Side banks that had moved out of the area, and further benefitted when the neighborhood began to recover in the 1970s. The bank remains in business as MB Financial Bank in the same area, though recently moved to a newer building across the street from its original location.

Horatio R. Wilson

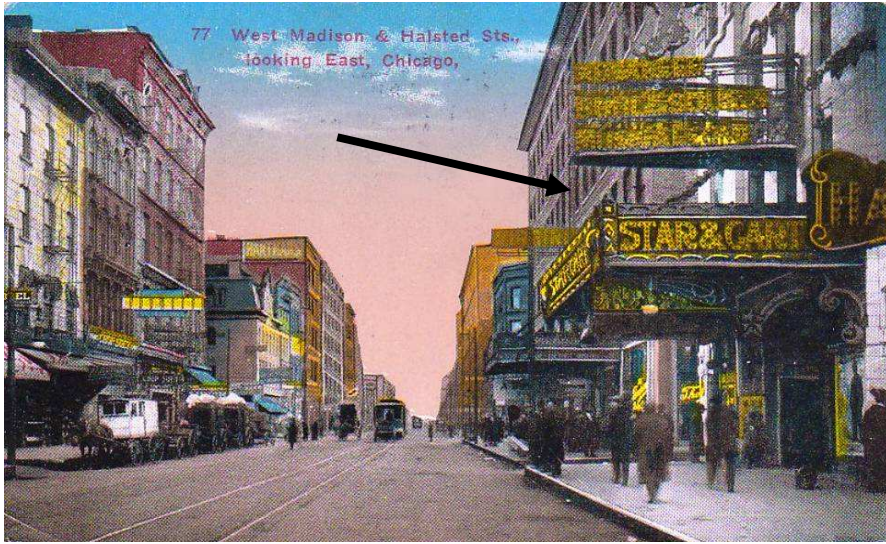
The six story L-portion of the building was designed by architect Horatio R. Wilson in 1911. A well-known and prolific early architect in Chicago, Horatio Reed Wilson (1858-1917), was born and educated in Jamestown, New York. He worked as a designer for Chicago architect Charles J. Hull from 1878-1885, and beginning in 1885 was in continuous practice in Chicago in partnership with different architects. Wilson established an independent office in 1900, designing a number of important buildings over the next decade, including the Illinois Theater in Chicago, the L.C. Case Office Building in Racine, WI (1905), the Sharp Office Building in Kansas City, and the Railroad Station in Wheaton, Illinois, for the Aurora, Elgin & Chicago Railroad.

After 1910, Wilson and John A. Armstrong organized the firm of H.R. Wilson & Co., which Wilson headed until his death. The firm designed office and warehouse buildings, apartment houses and hotels. Extant buildings by the firm include the McNaul Tire Co. (a Chicago Landmark) at 2120 W. Michigan Ave. (later Chess Records, 1911) and the J.P. Smith Shoe Co. factory building at 915-25 W. Huron St. (1912; now River West Loft Apartments).

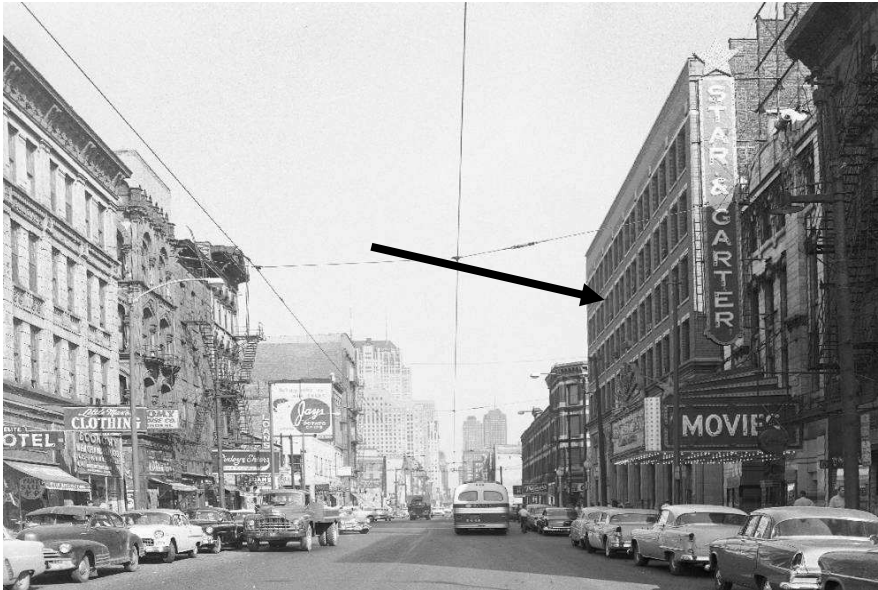
Perkins, Fellows & Hamilton

The 1928 exterior redesign and new interior banking hall of the Mid-City Trust and Savings Bank building is the work of the architectural firm of Perkins, Fellows & Hamilton. The partnership of Dwight Perkins (1867-1941), William Fellows (1870-1948), and John Hamilton (1878-1955) is one of the most significant, early twentieth-century Chicago architecture firms designing prominent buildings from 1910 to 1929 in progressive, non-historic architectural styles reflecting the influence of the Prairie School style. Among the firm's most important works is the 1912 Lion House at the Lincoln Park Zoo and the nearby South Pond Refectory (now Café Brauer). (Both are designated Chicago Landmarks.)

Prior to his partnership with Fellows and Hamilton, Dwight Perkins designed a number of public schools in Chicago noteworthy for their progressive designs, details and craftsmanship, including the 1910 Carl Schurz High School (a Chicago Landmark), Bowen High School, and Cleveland and Trumbull Public Schools.



The post card at left is a hand-colored photograph of the Madison and Hasted intersection. The Mid-City Bank (marked with the arrow) is depicted prior to its 1928 renovation.



The photos at left show the Madison and Hasted intersection around 1950. Of all the historic buildings depicted in the photos, only the Mid-City Bank building survives.



NEIGHBORHOOD BANKING IN TWENTIETH-CENTURY CHICAGO

During the early-twentieth century, the establishment of independent banks played a major role in bolstering the development of Chicago's neighborhoods. The rapid expansion of the city and its transportation network resulted in a vast series of outlying neighborhoods by the early 1900s, each with its own identity and shopping district. Bustling local commercial centers—typically located near the intersection of street car or elevated rail lines—offered a wide range of venues for shopping and entertainment, featuring clusters of small shops, restaurants, theaters, office buildings and department stores. These “cities within a city” met the basic needs of residents, who saw no reason to travel downtown regularly.

During the same period, Illinois state law prohibited banks from opening branches. The intention of the law was to encourage the establishment of small, independent banks to serve the many small farm communities scattered throughout the state, and to discourage bank monopolies. In Chicago the legislation resulted in the large number of independent banks located in the city's neighborhoods where they offered mortgages, business loans, and checking and savings accounts for middle- and working-class residents. Reflecting their neighborhood focus, banking institutions were typically organized by prominent local businessmen who served as directors and officers, and their stock was generally owned by local residents and merchants.

A national financial panic and recession in 1906 led to the establishment of the Federal Reserve in 1913 which reformed the banking industry. The increased stability further encouraged the growth of banks nationally and in Chicago.

A July 28, 1921, advertisement in the *Chicago Tribune* highlights a contemporary view of neighborhood banks:

The result of the very bigness of Chicago has brought about localized business centers. Step by step with the growth of Chicago has come the establishment of a wonderful array of outlying banks. These financial institutions exert a tremendous influence on the business and civic life of Chicago. They are more than clearing houses of their respective community. In most cases they are the community centers as well. On the evenings in the hours these banks open their doors to the public, hundreds of thousands of people assemble to transact their banking business. Not only are these banks safe, convenient depositories for the funds of the people, they are investment centers.

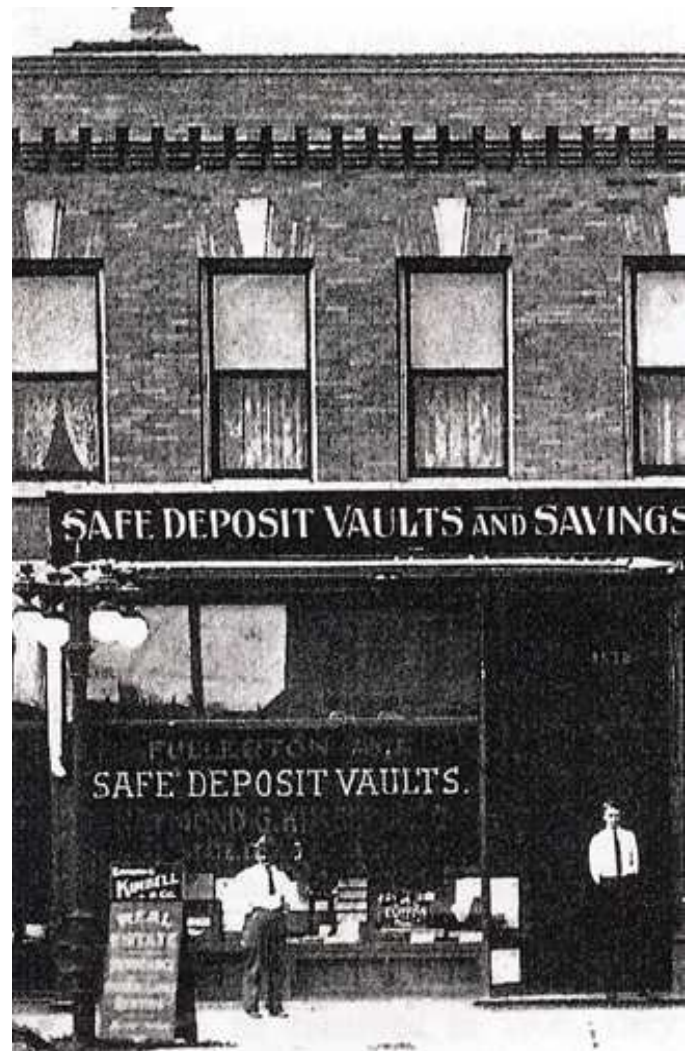
In 1900 there were 11 neighborhood bank buildings in Chicago, with total deposits of \$22 million. At the start of World War I in 1914 the number had grown to 66 neighborhood banks with deposits of \$126 million. The greatest proliferation of neighborhood banks, however, occurred during the 1920s, a period of tremendous growth in Chicago and the nation. In 1924, there were 173 neighborhood banks with total deposits of \$615 million. Their number peaked at 195 in January 1929, with deposits totaling \$769 million. There were more deposits in Chicago's outlying neighborhood banks than in all the combined banks of six states—Idaho, New Mexico, Wyoming, Delaware, Montana, and North Dakota.



The photo at left shows a “bank run” on the Milwaukee Avenue State Bank in August 1906. Bank failures and an economic recession in 1906 led to banking reforms under the Federal Reserve Act of 1913. Stabilization of the banking industry encouraged the establishment of banks.



Before the monumental banks of the 1920s, Chicago’s early banks were inconspicuous buildings that differed little from other commercial buildings. A good example is the bank on Fullerton Avenue from 1909 (right). The photo of the Milwaukee Avenue State Bank interior during the 1906 “run” (above) illustrates that early banking halls were similarly nondescript.



The spectacular growth of Chicago's neighborhood banks over such a short period of time made the panic that occurred after the Stock Market Crash of 1929 all the more devastating. Between 1929 and 1932, a wave of bank failures reduced the ranks of Chicago's 195 neighborhood banks to 110, as the institutions paid out the enormous sum of \$450 million on depositors' demands. For many banks, the process of liquidation continued throughout the 1930s.

As the growth of outlying banking in Chicago was closely tied to real estate developments in its neighborhoods, the tremendous deflation in Chicago real estate and real estate investments hastened the decline. The real estate situation grew steadily worse following a wave of bank failures that culminated in June 1931. The panic that ensued during "bank runs" at the time was described in a March 1932 article in Chicago's *Commerce* magazine:

There was scarcely a neighborhood bank that did not have an out and out run. In more than one hundred banks, at one time, crowds pushed and jostled as people fought to draw money. Hysteria was everywhere. Bank officers, directors and business men made speeches from the counter tops in crowded lobbies. Words availed but little and cash continued to be paid out. In six months after that 20 more banks had closed in the wake of that tidal wave.

By 1933, President Franklin D. Roosevelt concluded that only a national "bank holiday" would restore the system. Soon thereafter Congress changed most of the banking laws, and the established the Federal Deposit Insurance Corporation (FDIC) was established to protect depositors against bank runs or thefts.

EARLY TWENTIETH-CENTURY BANK ARCHITECTURE IN CHICAGO

In the late nineteenth and first decade of the twentieth century, Chicago's neighborhood banks were typically housed in a portion of a commercial building and were architecturally indistinguishable from other retail buildings. Gradually bank buildings developed as free-standing, self-contained and purpose-built structures. By the 1920s, the banks built in Chicago's neighborhoods had evolved into monumental structures that rivaled neighborhood churches and schools in terms of architectural design and quality of construction. The (former) Mid-City Bank is unusual in that it reflects both phases of the evolution of this building type, from its 1911 design in which the bank occupied a small, inconspicuous portion of the building, to its transformation in 1928 with a imposing two-story façade and grand banking hall.

Mid-City Bank's location at the intersection of two prominent streets is typical of other neighborhood banks which are typically sited near key intersections in commercial districts, often on corners, serving as prominent visual landmarks for residents of those neighborhoods. By the 1920s these imposing structures were readily distinguished from the surrounding

NEIGHBORHOOD BANK BUILDINGS DESIGNATED AS CHICAGO LANDMARKS



BELMONT-SHEFFIELD TRUST AND SAVINGS BANK
 1001 W. Belmont Avenue
 Date: 1928-1929
 Architect: John A. Nyden & Co.



FULLERTON STATE BANK
 1425 W. Fullerton Avenue
 Date: 1923
 Architect: Karl M. Vitzthum



MARQUETTE PARK STATE BANK
 6314 S. Western Avenue
 Date: 1924
 Architect: Karl M. Vitzthum



COSMOPOLITAN STATE BANK
 801 N. Clark Street
 Date: 1920
 Architect: Schmidt, Garden and Martin



SOUTH SIDE TRUST AND SAVINGS
 4659 S. Cottage Grove Avenue
 Date: 1922
 Architect: A. A. Schwartz



KIMBELL TRUST AND SAVINGS BANK
 3600 W. Fullerton Avenue
 Date: 1924
 Architect: William Gibbons Uffendell



CALUMET NATIONAL
 9117 S. Commercial Av.
 Date: 1910
 Architect: John A. Domickson



SHERIDAN TRUST AND SAVINGS
 4753 N. Broadway
 Date: 1924
 Architect: Marshall and Fox
 Additional Stories: 1928, Huszagh and Hill



CHICAGO CITY BANK AND TRUST
 815 W. 63rd Street
 Date: 1930
 Architect: Abraham Epstein



MARSHFIELD TRUST AND SAVINGS
 3321 N. Lincoln Avenue
 Date: 1923-1924
 Architect: William Gibbons Uffendell



STOCK YARDS NATIONAL
 4150 S. Halsted Street
 Date: 1924
 Architect: Abraham Epstein



HYDE PARK-KENWOOD NATIONAL BANK
 1525 E. 53rd Street
 Date: 1928
 Architect: Karl M. Vitzthum



SWEDISH AMERICAN STATE BANK
 5400 N. Clark Street
 Date: 1913
 Architect: Ottenheimer, Stern, and

streetscape due to their distinctive designs, often incorporating classical and more monumentally-scaled elements, quality cladding materials, and fine craftsmanship.

Stylistically, Mid-City's redesign in 1928 with a Classical Revival-style arcade is consistent with the dominant trend in bank design in the 1920s. With its ability to convey a sense of security, permanence, and strength, the Classical Revival style was well-suited to the image bankers sought to convey. Ancient Greek and Roman architecture serves as the foundation of the style, as does later the Renaissance and the early-twentieth-century Beaux Arts classicism. The architecture of the 1893 World's Columbian Exposition in Chicago extended the popularity of the Classical Revival style across the United States.

Classical Revival-style bank facades were often designed to resemble either the column-and-pediment form derived from Greek and Roman temples or an arcaded façade distinguished by repeating two-story round-headed arches. The (former) Mid-City Trust and Savings Bank Building is an excellent example of the latter arrangement, combined with Romanesque Revival-style architectural ornament.

Like Mid-City Bank, several neighborhood banks retain their original banking halls which include expensive, durable, and fireproof finishes, especially marble, terra cotta and custom architectural metalwork. To minimize accounting errors, bankers demanded maximum lighting, thus skylights, large windows, and custom lighting fixtures are a common feature. Early-twentieth century banking halls were highly specialized interiors that provided architects an opportunity to design down to the last detail in fixtures and furnishings. Prominent teller counters, with tall metal or glass cages, mark the separation between customer spaces and the secure working areas of the bank.

CRITERIA FOR DESIGNATION

According to the Municipal Code of Chicago (Section 2-120-690), the Commission on Chicago Landmarks has the authority to make a recommendation of landmark designation to the City Council for a building, structure, or district if the Commission determines it meets two or more of the stated "criteria for landmark designation," as well as the integrity criterion. The criteria which the (former) Mid-City Trust and Savings Bank building satisfies are defined in the Commission's "Recommendation to the City Council of Chicago that Chicago Landmark Designation be adopted the (former) Mid-City Trust and Savings Bank building," dated February 2, 2012.

SIGNIFICANT HISTORICAL AND ARCHITECTURAL FEATURES

Whenever a building, structure, object, or district is under consideration for landmark designation, the Commission on Chicago Landmarks is required to identify the "significant historical

and architectural features” of the property. This is done to enable the owners and the public to understand which elements are considered most important to preserve the historical and architectural character of the proposed landmark. The Commission has identified the significant features for each bank, and these are defined in the Commission’s “Recommendation to the City Council of Chicago that Chicago Landmark Designation be adopted the (former) Mid-City Trust and Savings Bank building,” dated February 2, 2012.

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ACKNOWLEDGMENTS

CITY OF CHICAGO

Rahm Emanuel, Mayor

Department of Housing and Economic Development

Andrew J. Mooney, Commissioner

Patricia A. Scudiero, Managing Deputy Commissioner, Bureau of Planning and Zoning

Eleanor Gorski, Assistant Commissioner, Historic Preservation Division

Project Staff

Jean Guarino (consultant), research, writing, photography

Matt Crawford, research, writing, photography

Susan Perry, research

Elizabeth Trantowski (intern), research, photography

Terry Tatum, editing

Illustrations

Historic Preservation Division: Cover, pp. 4 (bottom), 8, 9, 11, 16.

Sanborn Fire Insurance Map: p. 6 (middle).

www.mbfinancial.com: p. 6 (top).

Skopec, Diamond Jubilee: p. 11 (bottom left).

Chicago Daily News negatives collection, Chicago History Museum, <http://memory.loc.gov>: p. 14 (top, middle).

American Architect: p. 11 (bottom right).

COMMISSION ON CHICAGO LANDMARKS

Rafael M. Leon, Chairman

John W. Baird, Secretary

Anita Blanchard, M.D.

James M. Houlihan

Tony Hu

Christopher R. Reed

Mary Ann Smith

Ernest C. Wong

Andrew J. Mooney

The Commission is staffed by the:



Department of Housing and Economic Development
Bureau of Planning and Zoning

Historic Preservation Division
33 N. LaSalle St., Suite 1600
Chicago, Illinois 60602
312.744.3200 (TEL) ~ 312.744.9140 (FAX)
<http://www.cityofchicago.org/landmarks>

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