LANDMARK DESIGNATION REPORT

















Neighborhood Bank Buildings

(Former) Chicago City Bank and Trust Company Building, 815 W. 63rd St.;

(Former) Cosmopolitan State Bank Building, 801 N. Clark St.;

(Former) Hyde Park-Kenwood National Bank Building, 1525 E. 53rd St.;

 $(Former)\ Kimbell\ Trust\ and\ Savings\ Bank\ Building, 3600\ W.\ Fullerton\ Ave.;$

(Former) Marquette Park State Bank Building, 6314 S. Western Ave.;

(Former) Marshfield Trust and Savings Bank Building, 3321 N. Lincoln Ave.

(Former) Sheridan Trust and Savings Bank Building, 4753 N. Broadway

 $(Former)\,Stock\,Yards\,National\,Bank\,Building, 4150\,S.\,Halsted\,St.$

Preliminary Landmark Recommendation approved by the Commission on Chicago Landmarks, December 6, 2007



CITY OF CHICAGO Richard M. Daley, Mayor

Department of Planning and Development Arnold L. Randall, 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.

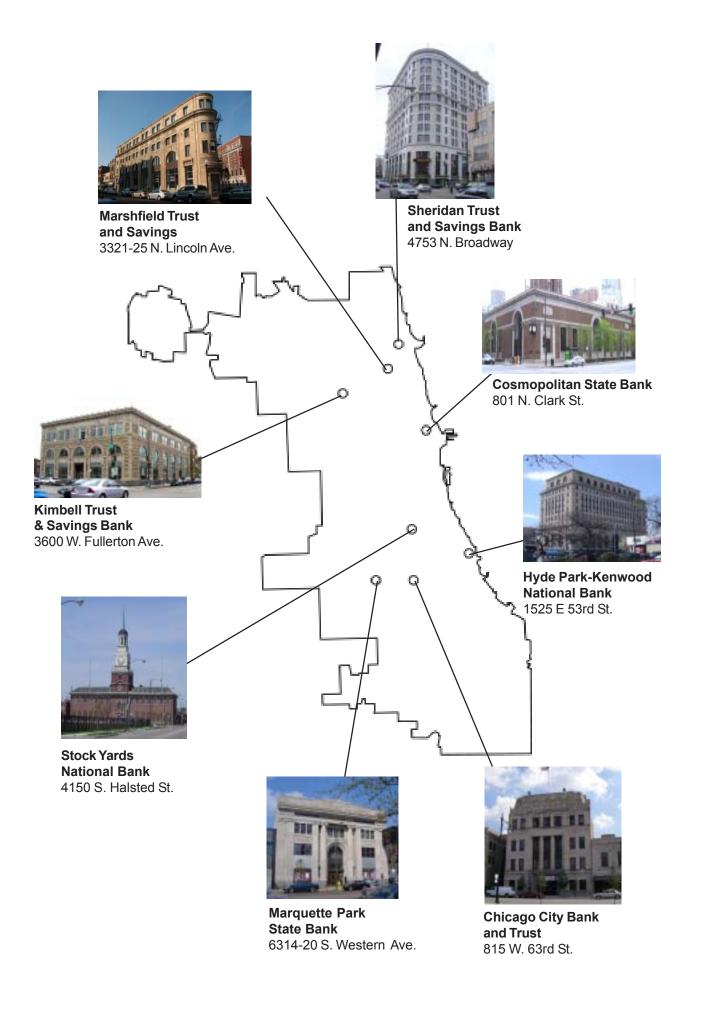
This Landmark Designation Report is subject to possible revision and amendment during the designation process. Only language contained within the designation ordinance adopted by the City Council should be regarded as final.

NEIGHBORHOOD BANK BUILDINGS

(LIST OF BUILDINGS ON PAGE 3)

From the post-Chicago Fire period up to the mid-twentieth century, Chicago experienced rapid outward growth. Not unlike other American cities, this dynamic growth process created a "city of neighborhoods," each with its own commercial and economic life. During the first-half of the twentieth century, Illinois state law prohibited banks from opening multiple branches to prevent the growth of banking monopolies. Consequently, independent neighborhood banks played an important role in the development of Chicago by providing financial services and building and business loans. In many cases, neighborhood banks identified with and served particular ethnic or immigrant groups in local neighborhoods, thus several of these buildings convey the contributions of these groups within specific neighborhoods. Historic neighborhood bank buildings convey the historical, economic and commercial development of Chicago's diverse neighborhoods.

Neighborhood bank buildings from this period were often of very high architectural quality and located near prominent intersections and sites. The neighborhood bank buildings included in this report are some of the most outstanding examples of the many historic bank buildings located throughout Chicago. Most were built during a golden age of bank construction after the financial panic of 1907 and before the Great Depression of 1929; conveying a sense of permanence and trust, these monumental buildings were built of high-style architecture, expensive materials, and fine craftsmanship. They represent the work of prominent architects, and all are exceptional examples of architectural styles significant during the years of their construction. As a group, they represent some of the finest historic architecture found in Chicago's neighborhoods.



NEIGHBORHOOD BANK BUILDINGS

(FORMER) CHICAGO CITY BANK AND TRUST COMPANY

815 W. 63rd Street
Date: 1930

Architect: Abraham Epstein

(FORMER) COSMOPOLITAN STATE BANK

801 N. Clark Street Date: 1920

Architect: Schmidt, Garden and Martin

(FORMER) HYDE PARK-KENWOOD NATIONAL BANK

1525 E. 53rd Street
Date: 1928

Architect: Karl M. Vitzthum

(FORMER) KIMBELL TRUST AND SAVINGS BANK

3600 W. Fullerton Avenue

Date: 1924

Architect: William Gibbons Uffendell

(FORMER) MARQUETTE PARK STATE BANK

6314 S. Western Avenue

Date: 1924

Architect: Karl M. Vitzthum

(FORMER) MARSHFIELD TRUST AND SAVINGS BANK

3321 N. Lincoln Avenue Date: 1923-1924

Architect: William Gibbons Uffendell

(FORMER) SHERIDAN TRUST AND SAVINGS BANK

4753 N. Broadway

Date: 1924

Architect: Marshall and Fox

Additional Stories: 1928, Huszagh and Hill

(FORMER) STOCK YARDS NATIONAL BANK

4150 S. Halsted Street

Date: 1924

Architect: Abraham Epstein

BANKING IN TWENTIETH-CENTURY CHICAGO

During the early twentieth century, the establishment of neighborhood 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 of which had its own identity and shopping district. Bustling local commercial centers—typically located near where street car lines intersected or near 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 first half of the twentieth century, Illinois state laws prohibited banks from opening multiple branches. The intention of the law was to prevent the growth of bank monopolies and to support small independent banks. As a result of the law, a large number of independent banks were established throughout Chicago neighborhoods to serve the banking needs of local communities, including mortgages, business loans, and checking and savings accounts for middle- and working-class residents. Neighborhood banks focused on catering to, and reinvesting in, their surrounding communities, responding to the need for local financial services. The growth of outlying banks in Chicago was very closely tied to real estate development in the neighborhoods. Each grew with the growth and prosperity of the other. In many cases, handsome profits of the banks were due to profits made on their real estate loans.



Bank failures in 1906 created an economic recession in 1907 that led many states to pass laws regulating the banking industry, including prohibiting branch banking. This photos shows a "bank run" on the Milwaukee Avenue State Bank in August 1906. The bank, now demolished, was located at 739-47 Milwaukee Avenue.

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. In neighborhoods with a strong ethnic identity, the neighborhood bank was often founded by prominent members of that community. By focusing their services on a specific ethnic group, these banks reflect the neighborhood development patterns as ethnic groups grew and moved throughout the city.

Many private banks reorganized under state charters following the enactment of a law in 1919 prohibiting their existence. 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.

Neighborhood bank buildings were typically sited near key intersections in commercial districts, often on corners, serving as prominent visual landmarks for residents of those neighborhoods. These imposing structures were readily distinguished from the surrounding streetscape due to their distinctive designs, often incorporating classical and more monumentally-scaled elements, quality cladding materials, and fine craftsmanship. Although the two- to three-story height of most bank buildings was in scale with the surrounding streetscape, some banks erected office buildings that were considerably larger. These 6- to 12-story buildings sharply contrasted with the existing low-scale commercial streetscape.

In 1900 there were only 11 neighborhood bank buildings in Chicago, with total deposits of \$22 million. New banks continued to open during the years prior to World War I, and 1914 saw 66 neighborhood banks with deposits of \$126 million. The greatest proliferation of neighborhood banks, however, occurred during the 1920s, a period of tremendous growth for Chicago. 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 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 played an important role in their rapid 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 Federal Deposit Insurance Corporation (FDIC) was established.

On June 16, 1933, **President Franklin** Roosevelt signed the Banking Act of 1933 which established the **Federal Deposit Insurance Corporation** (FDIC), alleviating fears of bank runs and thefts. It also lifted some of the burden off banks to provide security. This would have a great impact on bank architecture in the mid-twentieth century.



Construction of new banks came to an abrupt end in 1929 with the onset of the Great Depression, and the hiatus on the establishment of new banks continued through World War II. By the time bank construction resumed in the 1950s, transformations in both the banking industry and architectural styles resulted in great changes in bank architecture. Regulation of the banking industry after the Depression resulted in a new emphasis on customer service as one of the few ways that banks could compete with each other. The rise of the middle-class consumer in the post-war period encouraged banks to offer a wider range of services. The establishment of the Federal Deposit Insurance Corporation also provided protection against bank runs or thefts; projecting an image of permanence and security, therefore, became less important in bank architecture.

The styles of architecture that defined the banks of the early-twentieth century had been supplanted during the 1930s and 1940s by the modern movement in architecture. To repair its tarnished image following the bank failures of the 1930s, the banking industry embraced architectural Modernism to convey an up-to-date image. One of the most influential International-style modern bank building in the United States was Skidmore Owings & Merrill's Manufacturers Trust Company Building in Manhattan. Completed in 1954, the bank created a sensation with its transparent glass walls and bank vault visible door from the street; it was a clear break from fortress-like banks of the early-twentieth century.

EARLY TWENTIETH-CENTURY BANK ARCHITECTURE IN CHICAGO

Banks, like churches and courthouses, are often among the most distinctive institutional buildings in a community, typically sited at or near major commercial intersections, most often on corner sites, and serving as prominent visual landmarks. Prior to World War II, their designs usually were within a range of conservative historical styles that projected their role as quasi-civic institutions. Designs generally relied on a traditional architectural vocabulary, such as the Classical Revival (based on ancient Greek and Roman architecture) or the Colonial Revival (derived from Colonial and Georgian). As with government buildings, these styles were selected to convey an image of permanence and stability. The Art Deco was increasingly used for bank buildings during the 1920s, reflecting the growing preference within the banking industry to utilize a more modern architectural style. The Great Depression in 1930s followed by World War II interrupted the construction of new banks. When the industry recovered in the midtwentieth century, bank architecture was radically reshaped by the influence of modernism.

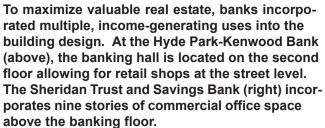
Although Chicago's 19th-century banks were typically housed in a portion of an existing commercial building, during the early twentieth century the city's banks became freestanding, self-contained, purpose-built structures. Through the 1920s, most banks in Chicago were built in the Classical Revival style, which was drawn from a variety of sources, including ancient Greek and Roman architecture, and later the Renaissance and the early-twentieth-century Beaux Arts classicism related to the influential architecture school in Paris. The architecture of the 1893 World's Columbian Exposition in Chicago extended the popularity of the Classical Revival style across the United States. With its ability to convey a sense of security,





Common facade treatments found in Classical Revival-style banks include the "temple-front" (above left) as exemplified by the Marquette Park State Bank, and the use of large arcaded windows (above right) as seen at the Marshfield Trust and Savings Bank.







permanence, and strength, the Classical Revival style was well-suited to early-twentieth-century bank architecture.

Classical Revival-style bank facades were often designed to resemble Greek and Roman temples, and Chicago examples often incorporated arched openings, with two-story-tall columns carrying an entablature and pediment over a recessed portico. Monumental arched entrances with multi-story Ionic columns are also prominent Classical features and are typified by the **Marquette Park State Bank** at 6314-20 S. Western, which is sheathed in gray limestone. Another common iteration was the use of two-story tall round arched openings, either as a solitary design element or grouped in arcades.

Arcaded facades were more common with larger banks buildings. Examples of this type include the **Hyde Park-Kenwood National Bank** at 1525 E. 53rd Street, the **Kimbell Trust & Savings Bank** at 3600 W. Fullerton, and the **Marshfield Trust and Savings Bank** at 3325 N. Lincoln Avenue. All are distinguished by two-story Classical window arcades along their street elevations. The Kimbell and Marshfield buildings also feature a profusion of Classical detailing in terra cotta, while the Hyde Park-Kenwood Bank displays the Art Decostyle's sense of vertical composition and decorated window spandrels. The arcaded facade of **Cosmopolitan Bank** at 801 N. Clark Street utilizes stripped down "modernized" Classical details for ornamentation, including unadorned columns, pilasters and frieze band.

The 12-story **Sheridan Trust and Savings Bank** at 4753 N. Broadway displays a more streamlined version of Classicism. Built in two stages, it is sheathed in gleaming white terra cotta.

Though far less common in Chicago than the Classical Revival, the Colonial Revival style was also applied to bank designs in the 1920s and early 1930s to convey a more comfortable and less imposing image. Popular interest in America's colonial past emerged at the Centennial International Exhibition of 1876 in Philadelphia. Beginning in the 1880s Colonial Revival-style architecture began to be used for high style residences. The style grew in popularity through the 1920s thanks to the Sesqui-Centennial International Exposition of 1926 in Philadelphia, and the restoration and reconstruction of Colonial Williamsburg, beginning in 1927. The **Stock Yards**National Bank at 4150 S. Halsted Street is an excellent, and rare, example of the use of the Colonial Revival style for a twentieth century bank building in Chicago. With its Palladian windows and central tower topped by a steeple, the bank is a close copy of Independence Hall (built 1732) in Philadelphia, though at twice the scale of the original.

Some of Chicago's bank buildings were also designed in the Art Deco style, popular during the late 1920s and early 1930s. Based on French design most famously associated with the 1925 *Exposition des Arts Decoratifs* in Paris, Art Deco was further developed by American architects in the 1920s as a rectilinear, abstract and "modernistic" style that employed smooth materials and had a sleek, machine-finished appearance. Strips of windows with decorated spandrels add to an Art Deco style building's sense of verticality. Ornament was stylized in a variety of geometric and abstracted foliate designs, usually found around entrances, windows, cornices and parapets. An excellent example of the Art Deco-style bank is the **Chicago City**

Bank and Trust Co. Bank at 815 W. 63rd Street, with its streamlined limestone facade, geometric ornamental motifs, and use of a set-back parapet.

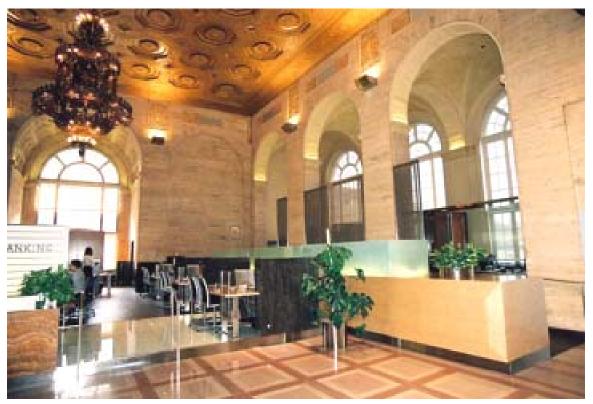
Regardless of their varied styles, Chicago's neighborhood banks are all prominently sited within their neighborhood commercial districts. Rather than blend in with their surroundings, the banks were designed to stand out in the context of their neighborhoods through the quality of their architecture. While most are two to four stories, some banks built multi-use, mid-rise "skyscrapers." These often combined a large banking hall on the first or second floors with street-level retail storefronts and office or hotel space on upper floors. The income anticipated from these rental spaces was used to help finance the construction of these banks. At 8- to 12-stories in height, such mid-rise neighborhood bank buildings include the **Hyde Park-Kenwood Bank** and the **Sheridan Trust & Savings Bank**—not as tall as contemporarily-built skyscrapers in Chicago's Loop, but the contrast in scale between the existing low-scale commercial streetscape and these new buildings was quite dramatic.

The group of buildings included in this report feature exceptionally fine design and craftsmanship in both materials and detailing. The early-twentieth-century banks are sheathed in materials that include brick, limestone and terra cotta and reflect a high degree of craftsmanship. Many feature a profusion of distinctive ornamentation, while others exhibit more streamlined decorative elements.

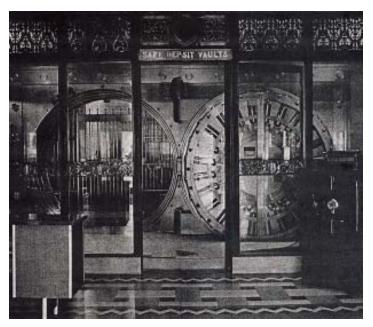
Many of these neighborhood banks retain their original banking halls. Innovations in steel structural systems in the early-twentieth century allowed for ever larger banking halls with open floor plans and high vaulted, coffered, and domed ceilings. Most banking halls were on the ground floor, but with larger bank buildings the banking halls were sometimes located on the second floor to allow for additional retail spaces at the street level. Expensive, durable, and fireproof finishes, especially marble and custom architectural metalwork, were the norm. To minimize accounting errors, bankers demanded maximum lighting. Skylights, large windows, and custom lighting fixtures are a common feature. Walls are often decorated with Classical Revival-style wainscoting, pilasters, moldings, and panels in cut stone or rendered in ornamental plaster. Floors are usually finished with polished marble or terrazzo.

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. As most transactions were recorded by hand in ledger books, separate tellers were required for withdrawals and deposits. Check desks, often with integrated lighting and calendar displays, were provided for customers.

Security, both in physical features and in overall impression, was a priority. Prior to the establishment of the Federal Deposit Insurance Corporation (FDIC) in 1933, bank deposits could be lost to theft or bank runs. Vaults with machined steel doors were often placed so that they were visible to the customers, put on display to assure customers that their deposits were secure.



Banking halls were grand spaces meant to convey permanence and security, as seen in the hall at the Hyde Park-Kenwood National Bank Building (above) with its variety of decoration.



The vault at the Hyde Park-Kenwood National Bank Building (above) is prominently displayed in the entrance vestibule, a common feature of early twentieth-century banks meant to assure customers that their deposits were safe.



Bank interiors required specialized fixtures, such as the brass teller cages at the Marquette Park State Bank Building (above). Fixtures were designed down to the last detail to integrate with the overall architectural character of the bank building.

This visually distinctive ensemble of neighborhood bank buildings illustrates the major architectural styles utilized in Chicago's outlying commercial districts during the early-twentieth century and in the postwar period. Each of these bank buildings serves as a prominent visual landmark for their communities and features excellent craftsmanship in both details and materials. Collectively, they reflect the vital role that these institutions played in the financial livelihood of Chicago's neighborhoods.

ARCHITECTS

Marshall & Fox (Benjamin H. Marshall and Charles E. Fox)

Benjamin H. Marshall is acknowledged as one of the most important and influential architects in Chicago during the early 1900s. The Chicago architectural firm of Marshall and Fox, designers of the **Sheridan Trust and Savings Bank Building** (later known as the Uptown National Bank), was acclaimed for its historical revival designs and for establishing an unmatched standard of excellence for Chicago's most elegant apartment buildings and hotels, including the Drake, Blackstone (both Chicago Landmarks) and Edgewater Beach hotels (demolished). With hundreds of designs for many types of buildings, including banks, theaters and stores, to its credit from coast to coast, Marshall & Fox also served as architects for the South Shore Country Club (a Chicago Landmark) and over 60 mansions and country houses in the Chicago area.

Schmidt, Garden & Martin

Schmidt, Garden & Martin, designers of the **Cosmopolitan State Bank**, was one of Chicago's most important and notable architectural firms in the late 19th and early-20th centuries. The firm is also considered to be one of the leaders in the Prairie School of design. Richard E. Schmidt, the firm's senior partner, was considered an exceptional architectural engineer, as well as one of the nation's premier hospital designers. In Chicago, the firm's most significant downtown commercial buildings include the Montgomery Ward Tower at 6 N. Michigan Ave. (1898) and the Chapin & Gore Building (both Chicago Landmarks) at 63 E. Adams St. (1904), while their best-known religious design is the Metropolitan Missionary Baptist Church (a Chicago Landmark) at 2151 W. Washington Blvd. (1901). The firm's hospital commissions include Michael Reese at 2838 S. Ellis Ave. (1905), and the firm's most influential industrial designs included the Schoenhofen Brewery Powerhouse (a Chicago Landmark) at 18th and Canalport (1902) and the Montgomery Ward & Co Warehouse building (a Chicago Landmark), started in 1906. Garden also collaborated with famed Prairie School landscape architect Jens Jensen on the design of the Humboldt Park Boathouse Pavilion (a Chicago Landmark) (1907).

K.M. Vitzthum & Co.

The firm of K.M. Vitzthum & Co. specialized in bank architecture, having designed more than fifty banks throughout the Midwest, including the **Hyde Park-Kenwood National Bank** and the **Marquette Park State Bank** in Chicago. Karl M. Vitzthum (1880-1967), principal partner of the firm, was born in Tutzing, Germany, and educated at the Royal College of Architecture in Munich before coming to the United States in 1902 and to Chicago in 1914.

Vitzthum initially worked for such prominent architectural firms as D.H. Burnham and Co., and its successor firm, Graham, Anderson, Probst and White. After 1919, he headed the firm of K.M. Vitzthum & Co., designers of bank, office and apartment buildings and manufacturing plants. Some of the firm's most visible buildings in Chicago include the One North LaSalle Building (a Chicago Landmark) (1930), the Bell Building (a Chicago Landmark) at 307 S. Michigan Ave., the Midland Hotel at 276 W. Adams St., (formerly the Midland Club Building, 1927), and the Steuben Club Building (a Chicago Landmark) at 188 W. Randolph St. (1929). The firm also designed St. Peter's Catholic Church (1953) at 110 W. Madison Street.

Abraham Epstein

The **Stock Yards National Bank** and the **Chicago City Bank** were designed by Abraham Epstein in the 1920s. Born in Russia in 1887, Epstein's family emigrated to Chicago in 1906. After earning his engineering degree from the University of Illinois in 1911, Epstein worked for several architects and as a staff architect for the Central Manufacturing District (CMD), a 265-acre industrial park located near the Union Stock Yards. In 1921 Epstein established his own firm specializing in industrial and commercial buildings. His practice provided both engineering and architectural services, an innovation in 1921. In addition to these two banks, Epstein designed several-high quality industrial, warehouse, and commercial buildings. He was instrumental in rebuilding the Chicago Stock Yards after its fire in 1934, including the reconstruction of the International Ampitheater building (1934, now demolished). Another well-known later work by Epstein was the Borg-Warner Building (1958), designed in association with William Lescaze, on Chicago's South Michigan Avenue. The firm founded by Epstein remains in existence.

William Gibbons Uffendell

Architect William Gibbons Uffendell designed both the **Marshfield Trust and Savings Bank** and the **Kimbell Trust and Savings Bank** in the 1920s. He attended the University of Notre Dame from 1901 to 1902. In 1921, *The Western Architect* published three industrial buildings designed by Uffendell with Gothic Revival-style details. One of these, the former Dallas Brass and Copper Company (1919), survives at 810-820 N. Orleans Street. Uffendell designed at least one other bank building in 1926, the Columbia State Savings Bank at 5146 W. Chicago Avenue (now demolished). In 1935 he was elected as president of the Chicago Architects Club.

Building Catalog



1. (Former) Chicago City Bank and Trust Co. (Now Park National Bank) 815 W. 63rd Street

Date: 1930

Architect: Abraham Epstein

Chicago City Bank and Trust Company was organized in 1893 by Louis Rathje, who served as bank president until his death in 1926. A prominent realtor in Chicago's Englewood community, Rathje also helped organize the Mutual National Bank of Chicago (1917) and the Commonwealth State Bank (1919). Chicago City Bank and Trust Co. consolidated with the Guarantee Trust and Savings Bank and the United States Bank of Chicago in early 1930, retaining its own name. On February 24, 1930, the institution moved to a new four-story Art Deco bank building at 815 W. 63rd Street in Englewood, just west of Halsted Street. It was designed by **Abraham Epstein**, an accomplished Chicago architect and engineer who also designed the Stock Yards Bank five years earlier.

Chicago City Bank's new building was situated in the heart of Englewood's bustling commercial district at 63rd and Halsted. The area began attracting retail businesses in the early 1900s with the expansion of the elevated and interurban transit lines. Development of the 63rd and Halsted Street area was so extensive during the 1920s that it quickly became the second busiest commercial area in Chicago. Today, the former Chicago City Bank and Trust Co. Building serves as a reminder of this period in Englewood's history.

A fine example of the Art Deco-style, this four-story building has a sleek limestone facade and a simplified, geometric appearance typical of the style. Verticality is emphasized by the central three-story entrance portico with its four engaged fluted columns. Above the main entrance door is brass lettering with the words "Chicago City Bank and Trust Co." and flanking eagle profiles. The cornerstone reads "A.D. 1929." The second and third floors each have four windows—two flanking both sides of the portico—and seven windows are situated across the fourth floor. The roofline is topped by acanthus leaves carved in stone and a set back parapet with chamfered corners. Exterior alterations include replacement windows and doors.

The interior banking hall retains a high degree of integrity. The hall features a 28-foot tall ceiling and occupies the entire first floor of the building. Original teller counters, low partitions, and check desks executed in bronze and Black and Gold marble remain. In the main entrance vestibule, an entrance gate and elevator doors are very fine examples of architectural metal work in bronze. The interior walls are decorated with pilasters and capitals executed in ornamental plaster. Modern lighting and sprinkler upgrades have been made at the ceiling, but the original design of heavy beams and coffers remains intact. The floor is finished in Gray Tennessee marble set in a basket-weave pattern.



Soon after completion, photographs of the interior of Chicago City Bank and Trust Co. (left) were published in an architectural trade journal. The main banking hall remains intact. In a public ceremony (below), bank president Frank Rathje sets the bank's cornerstone in 1929.





2. (Former) Cosmopolitan State Bank (now Park National Bank) 801 N. Clark Street

Date: 1920 (original building)

c. 1995 addition (replaced earlier 1930 addition)

Architects: Schmidt, Garden & Martin (original building)

Cosmopolitan Bank was organized in October 1915 by Gustave F. Fisher and his associates as the German Bank of Chicago, which was originally located at 1159-61 N. Clark Street, near Division. Its founders, principal stockholders, and the majority of its patrons were of German descent, an ethnic group that comprised much of the surrounding Near North Side's population at that time. At some point during (and undoubtedly related to) World War I, the German Bank of Chicago changed its name to Cosmopolitan Bank.

Early bank directors included architect Richard E. Schmidt of the firm **Schmidt**, **Garden and Martin**, who was selected in 1920 to design a new bank for the institution. It was to be prominently located at the northeast corner of two major downtown thoroughfares—Chicago Avenue and LaSalle streets. Shortly after its completion in December 1920, photographs of Cosmopolitan State Bank were published in *The American Architect*, which praised it as a "beautiful and satisfying building."

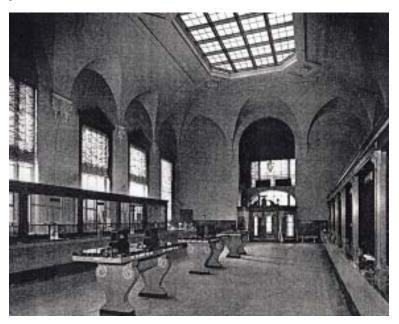
A \$50,000 addition was erected along the north side of the building during the summer of 1930, which was intended to house the Cosmopolitan Bond and Mortgage Company and the bank's Trust Department. Designed by **Schmidt, Garden and Erikson** in the Art Deco style, the addition harmonized with the main bank building in terms of materials, detailing and scale. In the mid-1990s, this addition was demolished and replaced with a second addition that mimics the historic design of the original building. (This 1990s-era addition is not part of this landmark designation.)

Cosmopolitan State Bank went into receivership on February 17, 1933. After three years of failed attempts at reorganization, a new institution was created—the Cosmopolitan National Bank—which opened for business in August 1936 in the same building.

The two-story Cosmopolitan Bank utilizes "modernized" Classical details for ornamentation, including stripped down columns, pilasters and a frieze. Fine craftsmanship is exhibited in the brickwork which has a rich brown color and is laid in an English bond with alternate courses of headers and stretchers. A soaring arched entrance on LaSalle Street provides access to the two-story banking hall and features two Ionic columns topped by a triumphal arch. Inside the recessed entrance, original wood doors are surmounted by a simple wood band of rosettes and a tall, multi-paned arched window. The LaSalle Street elevation also features a Palladian window, comprised of a tall, arched window flanked by two rectangular windows.

The Chicago Avenue elevation is dominated by large windows that illuminate the main banking hall: a central arched window flanked by four rectangular windows on either side, all of which are trimmed in limestone. A rectangular stone panel decorated with a medallion is situated beneath each of the windows. Stone panels with swags are situated above the two end windows, which are flanked by limestone pilasters. A stone watertable, projecting cornices and an unadorned frieze visually unify the Clark and LaSalle Street elevations. The words "Cosmopolitan State Bank" are incised on the frieze above both the main entrance and the arched window on Chicago Avenue. Though the original windows have been replaced, the exterior of the building has excellent integrity.

A contemporary review of the building in *The American Architect* praised the banking hall interior as "plain in treatment, yet very pleasing and as far removed from the usual heavy, ornately beamed, corniced, and pilastered interior as possible." The distinctively-open interior features a high vaulted ceiling with a large central skylight. An impressive walnut passage, carved with Federal-style details, marks the entrance to the hall. Though some of the original fixtures and teller counters have been altered, the interior has excellent integrity and in recent years was restored.



A photograph of the interior of Cosmopolitan State Bank was published in a 1931 review of the building in the *American Architect*. The review praised the "unfashionable" interior for its unusual simplicity and lightness for its time. The main hall retains much of its original character.



3. (Former) Hyde Park-Kenwood National Bank (now Hyde Park Bank) 1525 E. 53rd Street

Date: 1928-29

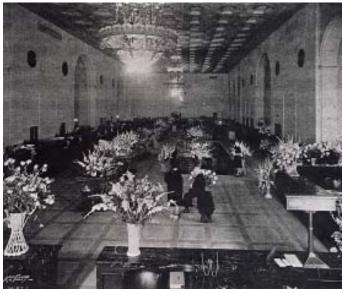
Architect: K.M. Vitzthum & Co.

Hyde Park Bank was organized with a state charter in 1912 by John A. Carroll, a prominent local financier and real estate developer. The bank was originally located in a two-story house on the corner of its present site that was remodeled and later expanded for the purpose. The institution thrived during the 1920s, a major period of development in Hyde Park, and by 1926 its deposits amounted to more than \$6 million, representing over 20,000 depositors. In 1927, the bank received a national charter.

The bank's success necessitated a larger building, and in 1928 **K.M. Vitzthum & Co**. was hired to design a ten-story commercial block at the southwest corner of 53rd Street and Lake Park Avenue. This convenient location—the former site of Hyde Park's town hall and its first post office—was opposite the depot of the Illinois Central Railroad, which provided a tenminute train ride to downtown Chicago. In April 1929, the Hyde Park and Kenwood National Banks merged, and John Carroll was appointed Chairman of the combined institutions. The Hyde Park-Kenwood Bank's new headquarters was completed in May 1929 at a cost of \$2 million. The cost was to be recovered by rents collected from the upper floors of office space and street-level retail storefronts.



On March 5, 1928, the real estate section of the *Chicago Tribune* published this rendering of the bank, announcing that it would be the "city's biggest outlying business block" and "visible for miles."



A circa 1940 photograph of the main banking hall with its coffered ceiling and massive brass chandeliers. The interior retains much of its original integrity.



An example of the fine architectural metalwork above the main entrance to the bank. The same grillwork is used on the interior.

At the time it was completed, Hyde Park-Kenwood was the largest bank building in Chicago outside of the Loop. The edifice visually dominated the surrounding landscape, which consisted of low-rise apartment houses and stately residences. On June 23, 1932, the institution was closed and went into receivership, and its assets eventually liquidated. Today, the renamed Hyde Park Bank remains a prominent visual landmark.

The Hyde Park-Kenwood Bank is a handsome example of a 1920s Classical Revival building that combined both the streamlined, geometric forms typical of the Art Deco style. The tenstory building faces north and extends 175 feet along 53rd Street and 80 feet along Lake Park Avenue. The two street elevations are sheathed in Bedford limestone, and the granite-clad ground floor features continuous plate glass display windows. The monumental, arched 53rd Street entrance has an American eagle keystone and is surrounded by rope molding. Its glass doors are sheltered by a flat-roofed canopy, and the two-story window opening above is filled with elaborate metal grillwork.

A Classical cornice separates the base of the building from the floors above, where soaring pilasters alternate with vertical strips of windows, leading the eye upward and minimizing the appearance of the structural grid. The emphasis on vertical lines and the use of flattened spandrels between the windows are Art Deco motifs. A second cornice and a balustrade visually separate the building's main block from the recessed upper floor, originally intended as a clubhouse for bank employees, which is surrounded by a second window arcade.

The main entrance to the bank is from a street-level vestibule where the polished steel and brass vault is displayed. The vestibule floor is decorated with green, black, and yellow terrazzo with an intricate geometric pattern. The double-height main banking hall occupies the entire second floor and is reached by a pair of grand staircases which lead from the vestibule to the main banking floor. Intricate bronze screens frame these stairwells. The main banking hall features a 30-foot-high coffered ceiling with a gilded finish. The vast space is illuminated by original bronze chandeliers and full-height windows set in coffered arches. The interior walls are faced with Black and Gold marble wainscoting with Roman travertine above, embellished with bronze medallions depicting mythical figures and stone panels carved with classical motifs. The floor is finished with polished pink and gray marble. In 2005, Florian Architects of Chicago was awarded a National Honor Award from the American Institute of Architects for its exquisite renovation of the immense second-floor banking hall.



4. (Former) Kimbell Trust & Savings Bank (now the Infant Welfare Society of Chicago)
3600 W. Fullerton Avenue

Date: 1924-25

Architect: William Gibbons Uffendell

This bank was founded by Raymond G. Kimbell, grandson of Martin Nelson Kimbell, one of the Logan Square community's earliest settlers. In 1838, the elder Kimbell purchased a 160-acre tract now bounded by Kimbell, Diversey, Hamlin and Fullerton, which included the site of the future Kimbell Trust & Savings Bank. He erected a frame house on the northwest corner of Kimbell Avenue and Altgeld Street and was responsible for much of the area's early development.

In 1909 Raymond G. Kimbell organized a private bank under the name of Raymond G. Kimbell and Company, located at 3538 W. Fullerton Avenue. A streetcar line was completed along Fullerton from California to Pulaski in the same year, and was later extended to Cicero in 1914, ensuring the thoroughfare's future growth. After the State of Illinois abolished private banks in 1919, Kimbell's bank received a state charter and was renamed the Kimbell Trust and Savings Bank. Raymond G. Kimbell served as bank President, and during the institution's first six years deposits increased from \$400,000 to over \$4 million.

By 1924 Kimbell Bank had outgrown its original quarters, and the current bank building was erected at the northwest corner of Fullerton and North Central Park avenues at a cost of

\$175,000. Completed in early 1925, it was designed by architect William Gibbons Uffendell, who also designed the Marshfield Trust and Savings Bank (1923).

The bank only operated for seven years in its new building, closing on January 16, 1932, during the Depression. Its assets were eventually liquefied, and the building later housed a variety of commercial uses.

This three-story commercial block with flat roof exhibits fine design and craftsmanship in both materials and detailing. The two street elevations have a granite water table and are clad in buff-colored brick that is wire-cut, unusual for a bank building, and adding visual interest to the wall planes. Two-story Classical window arcades along both street elevations originally illuminated the main banking hall and are visually connected by regular courses of terra cotta. Modern glass entrance doors are situated in the central bay of each elevation. Third-story fenestration is comprised of paired, double-hung windows.

Especially noteworthy is the building's extensive Classical ornamentation in terra cotta which enlivens the brick work and includes spandrels, window surrounds, corner quoins, medallions and urns. A wide terra-cotta frieze band along both street elevations is incised with the words "Kimbell Trust & Savings Bank" and ornamented with leaves, scrolls and eagles. The cornice features a dentil molding and is topped by a continuous band of acanthus leaves alternating with lions heads. The building displays excellent exterior integrity, with alterations mainly limited to replacement of doors and windows. The interior has been extensively altered and no longer contains its original banking floor.



Raymond Grant Kimbell (portrait above) founded the Kimbell Bank at 3538 W. Fullerton Avenue in 1909 in a common storefront (above).



The current Kimbell Bank building features very ornate terra-cotta ornament combined with buff face brick with deeply struck joints.



5. (Former) Marquette Park State Bank (now Marquette Bank) 6314-20 S. Western Avenue

Date: 1924-25

Architects: Karl M. Vitzthum & Co.

This building was erected for the Marquette Park State Bank, which was organized in 1913 with a capital of \$100,000. By 1924, the bank had outgrown its former quarters at 2409 W. 63rd Street and hired the noted architectural firm **Karl M. Vitzthum & Co.** to design a new bank building on nearby Western Avenue, one of the city's major thoroughfares. The edifice was to be located in the Chicago Lawn community, which included Marquette Park (opened 1904), a major new park for the South Park Commissioners, and an early-twentieth century subdivision called Marquette Manor. The area's greatest growth occurred during the 1920s, when 63rd Street at Western became the center of a major business and retail center.

Upon the opening of Marquette's new building on March 18, 1925, the *Southtown Economist* published a special supplement that praised the edifice for its "utility, serviceability and beauty." The bank included a distinctive circular banking room with a domed ceiling, expected to "contribute greatly to the convenience of the patrons and to greatly expedite the handling of the business." Marquette Park State Bank maintained a close relationship with the community, helping residents attain mortgages to finance new homes and apartment buildings during the boom years of the 1920s. The bank closed on August 31, 1931, later reopening as a national bank. It now stands as an imposing edifice in the heart of the 63rd Street and Western Avenue shopping district.

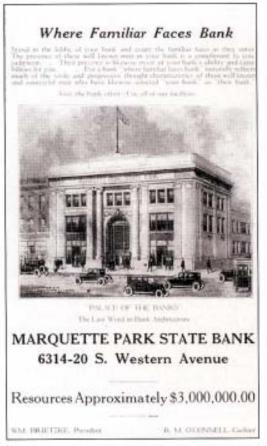
A fine example of the Classical Revival style, the three-story bank is sheathed in limestone and has a gray-colored granite watertable. Its symmetrical front facade is distinguished by three-story pilasters and engaged columns, all fluted, which separate the central entrance bay from the two flanking window bays. The facade's two-story arched entrance is surrounded by rope molding and topped by a cartouche bearing the letter "M" as well as Classical swags and carved foliate panels. Its glass doors are framed in brass and surmounted by a tall, arched multi-paned metal window. Plate-glass display windows are situated on the ground floor, while on the second and third floors double-hung metal sash windows are arranged in groups of three. The facade is visually terminated by a Classical entablature with dentil molding and foliate ornament in the frieze, topped by a parapet. The facade has very good integrity. Minor alternations include replacement windows, metal spandrels, and modern signage that obscures the Classical frieze.

The interior of the main banking hall is a Classical rotunda with a circular plan and high domed ceiling with an oculus skylight. The floor is finished with white, orange, and green terrazzo set in an ornate arched geometric pattern. The original marble and brass check desks and teller counters survive. Located opposite the main entrance to the hall, the machined-steel vault is a visual focal point of the interior. A mezzanine which wraps around the upper portion of the dome contains offices connected by an open walkway. Walls are finished with marble wainscoting and ornamental plaster details.





Top: Ornately carved limestone details at the main entrance. Right: In a circa 1920s advertisement, the bank encouraged customers to stand in the lobby and enjoy the "last word in bank architecture." Above: A current view of the bank lobby.





6. (Former) Marshfield Trust and Savings Bank (now the Brundage Building) 3325 N. Lincoln Ave.

Date: 1923-1925

Architects: William Gibbons Uffendell

The former Marshfield Trust and Savings Bank building occupies a triangular-shaped lot formed by the intersection of Lincoln and Marshfield Avenues just north of Belmont Avenue and south of the elevated station at Paulina Avenue. The bank was designed in 1923 by architect William Gibbons Uffendell, who also designed the Kimbell Trust and Savings Bank the following year. The building is associated with Avery Brundage, whose contracting company built the bank and who also sat on the bank's board of directors. Brundage participated for the United States in the 1912 Olympics and later served as the longtime president of the International Olympic Committee.

Prior to construction, an announcement and rendering of the building published in the *Chicago Tribune* indicated that the building was planned to be built in two stages, first four-stories, with an additional four- stories to be added later. The upper stories were never built. Extruded up from a slender triangular lot, the terra cotta-clad bank has a tall and sleek flatiron-shape with a

dramatic rounded corner at its prow. An arcade of two-story round-arched windows flanked by large pilasters with Ionic capitals extends along the side elevations of the building. An ornamental bronze spandrel panel divides the window at the second floor. The third story is topped with a prominent cornice with dental molding and panels with swags. Set above this cornice is a fourth story decorated with crests and topped with a secondary cornice. The original main entrance, located at the highly visible corner of the building, is topped with a prominent, bracketed cornice.

The former Marshfield Trust and Savings Bank possesses excellent physical integrity on the exterior. The building currently houses a photography school and gallery on the first floor with condominium residences on the upper floors.





A selection of terra-cotta details from the building. The original entrance to the bank at the rounded corner (above) was marked by a heavy classical cornice.



In March 1923 the *Chicago Tribune* published a rendering of the building as originally proposed (right). The building was to intended to be built in two stages, but the upper floors were never built.



7. (Former) Sheridan Trust and Savings Bank Building (later known as Uptown National Bank; now Bridgeview Bank)
4753 N. Broadway

Date: 1924-25 (original building)

1928 (four-floor top addition)

Architects: Marshall and Fox (original building)

Huszagh & Hill (addition)

A prominent visual landmark in the Uptown community, this distinctive terra-clad structure was erected in 1924-25 as an eight-story bank and office building for the Sheridan Trust and Savings Bank. Designed by the noted architectural firm of **Marshall & Fox**, it was prominently sited at the southeast corner of Broadway and Lawrence, a key intersection in the Uptown entertainment district. By the 1920s, the area had become one of the most important commercial centers outside the Loop, and was especially renowned for its numerous theaters and dance halls. The demand for office space in Uptown spurred the construction of four additional floors atop the Sheridan Building in 1928, designed by **Huszagh & Hill**.

Sheridan Bank failed in 1931 due to heavy withdrawals, and three years later its building was taken over through foreclosure by the New York Life Insurance Company. In 1937, the Uptown State Bank, an institution founded in 1929 and formerly located at 1050 Wilson

Avenue, leased Sheridan's vacant banking hall and offices on the second and third floors. Renamed the Uptown State Bank Building at that time, the structure was also occupied by retail uses on the first floor, while its upper floors were rented mainly by physicians, dentists, and other professionals. In 1940, the bank received a national charter, and the building's name changed to the Uptown National Bank. The building was renamed Bridgeview Bank in 2003, following its sale to Bridgeview Bancorp.

A rare mid-rise "skyscraper" in one of Chicago's neighborhood commercial districts, this triangular 12-story building is clad in white terra cotta and features a rounded corner. Its streamlined Classicism reflects the style's enduring popularity for early-twentieth century commercial buildings. The first floor's continuous plate glass display windows have green colored pressed metal entablatures topped with acanthus leaves. The entrance to the second floor, two-story banking hall is situated along the Broadway Avenue elevation.

The second and third floors feature tall multi-paned metal windows with green-colored pressed metal spandrels that illuminate the banking floor. Above the three-story base, the symmetrical elevations feature vertical strips of paired or single metal-sash windows alternating with Ionic pilasters. Window spandrels are detailed with low-relief ornament. Beltcourses are situated above the 7th and 8th floors. The building is visually terminated by a projecting cornice with dentil molding and displays fine exterior integrity. It is listed on the National Register of Historic Places as part of the Uptown Square Historic District.

The banking hall is reached by a grand staircase and occupies the entire second and third floors of the building. The double-height room features an open mezzanine level at the perimeter for bank officers. On the main floor, original marble and brass check desks and teller counters survive. The floor is finished with polished marble, and the walls are ornamental plaster. Though partial-height partitions have been installed in part of the space at some point in the recent past, the interior has a high degree of integrity.



Above: A view of the second-floor banking hall. Right: a photo of the building prior to the upper four stories added in 1928.





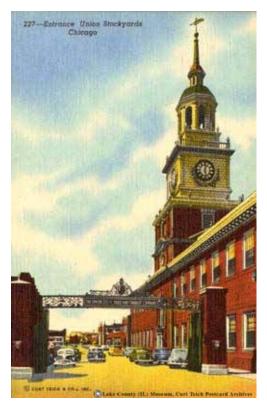
8. Stock Yards National Bank/Stock Yards Trust and Savings Bank (later Livestock National Bank) 4150 S. Halsted Street

Date: 1924-25

Architect: Abraham Epstein

This building was erected in 1925 to house two banks in Chicago's Union Stock Yards that had merged the previous year—the Stock Yards National Bank and the Stock Yards Trust and Savings Bank. Although the banks were affiliated in ownership and operation, they kept their own names and the presidents they had prior to the merger. Clearly inspired by Independence Hall in Philadelphia, the banks' new Colonial Revival headquarters was located at the corner of Halsted Street and Exchange Avenue, just east of the Union Stock Yard Gate, a designated Chicago landmark. The building was designed by **Abraham Epstein**, a Chicago architect and engineer who designed several buildings in the stock yards and the nearby Central Manufacturing District. Upon its completion in 1925, photographs of the building were published in *The Architect*, a prominent architectural journal.

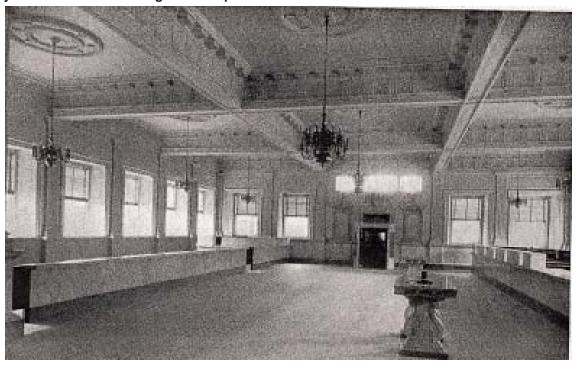
The Stock Yards National Bank derived most of its business from the Stock Yards industries, nearby manufacturing concerns, and agricultural and live stock interests. The Stock Yards Trust and Savings Bank's deposits came mainly from the residents and workers of the Stock Yards district. In January 1933, the two banks consolidated into a single state bank called the Stockyards Bank and Trust Co. in order to strengthen their financial position. The newly-created institution briefly closed several months later due to the Depression, reopening in April 1933 with new capital as the Livestock National Bank. This bank operated until the 1960s,





Images from the bank were widely published throughout its history, including this circa 1930s post card (above left) and a circa 1920s photograph published in an architectural journal (above right).

Like the exterior, the interior of the first floor banking hall was modeled after Independence Hall in Philadelphia. The photo below was published in an architectural journal after the building was completed.



serving as a center of financial activity in the Stock Yards area. In 1968, the building was leased to the Cook County Department of Public Aid, and subsequently served various commercial interests. It is currently vacant and owned by the City of Chicago.

A visually distinctive structure, this former bank building long served as a symbol of the affluence of the meatpacking industry, and remains a prominent visual landmark along Halsted Street, a busy commercial thoroughfare. Characteristics of the style include its red brick cladding, rectangular footprint, symmetrical facades, Palladian windows, hipped roof, and central tower topped by a steeple. The building exhibits fine design and craftsmanship in its use of materials and detailing in terra cotta.

Facing south onto Exchange Avenue, its two street elevations feature a centrally located entrance surmounted by a Palladian window. Each doorway is flanked by attached Doric columns and topped by a Classical entablature. The Palladian window above each entrance is divided by brick piers with Ionic capitals and topped by Classical detailing—an arch with keystone above the rounded central window and entablatures above the flanking rectangular windows. Symmetrical fenestration along both elevations consists of original multi-paned wood-sash windows with gray stone sills and flattened brick lintels.

The building is terminated by a pressed metal cornice with dentil molding. A square clock tower with belfiry and spire faced with copper shingles rises above the building's Exchange Avenue elevation. The lower portion of the tower is clad in red brick, while its recessed, upper portion is clad in white terra cotta and includes the face of its clock on all four sides. The building exhibits very good integrity. Exterior alterations include the removal of original entrance doors, a roofline balustrade, the tower's uppermost cornice and balustrade, and its mechanical clock parts.

The main banking hall occupies the entire first floor of the building. The building was designed by Abraham Epstein who was educated as a structural engineer. His structural expertise is evident in the vast open space of the hall, which measures 200' by 75' interrupted by only four columns. Though the original fixtures and furnishings are lost, its Classical Revival-style interior architectural design and details are intact. A grid of beams and recessed panels at the ceiling are decorated with dental molding and rosettes. Walls are articulated with fluted pilasters and capitals, raised panels, and a substantial cornice molding all rendered in ornamental plaster. Interior door openings are framed with Classical pediments and swags, also in ornamental plaster. Some original interior woodwork and white marble wainscoting also survives. In cooperation with the bank officers, in 1925 the Chicago Historical Society established a temporary "South Side Branch" in the great banking hall with an exhibition of furniture and objects from the colonial period.

CRITERIA FOR DESIGNATION

According to the Municipal Code of Chicago (Section 2-120-620), 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 these neighborhood banks satisfy are defined in the Commission's "Recommendation to the City Council of Chicago that Chicago Landmark Designation be adopted for Eight Neighborhood Bank Buildings," dated July 10, 2008.

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 for Eight Neighborhood Bank Buildings," dated July 10, 2008.

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From *Chicago Daily News*, August 1906: p. 4.

From www.fdic.gov: p. 6.

Courtesy of Hyde Park-Kenwood Bank: p. 11.

From "History and Architecture of Hyde Park Bank and Trust Co.:" pp. 11 (bottom left), 19 (middle).

From Through the Ages, Vol. 9 (Jan. 1932): p. 15 (left).

From *Chicago's Englewood Neighborhood*: p. 15 (right).

From American Architect, April 15, 1931: p. 17.

From Chicago Tribune, March 5, 1928: p. 19 (top).

From "Kimbell Trust and Savings Bank, 1909-1929:" p. 22 (left).

From Chicago Tribune, March 1923: p. 26 (bottom).

Courtesy of Bridgeview Bank: p. 28 (left).

From American Architect, August 5, 1928: p. 30 (top right).

From Chicago Historical Society: pp. 30 (bottom).

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