Exhibit A

LANDMARK DESIGNATION REPORT

RECTOR BUILDING

79 WEST MONROE STREET

CITY OF CHICAGO
Brandon Johnson, Mayor

Department of Planning and Development
Ciere Boatright, Commissioner

CONTENTS

RECTOR BUILDING
(CHICAGO TRUST BUILDING; BELL SAVINGS BUILDING)

79 WEST MONROE STREET

BUILT: 1905, 1923 (SOUTH ADDITION)

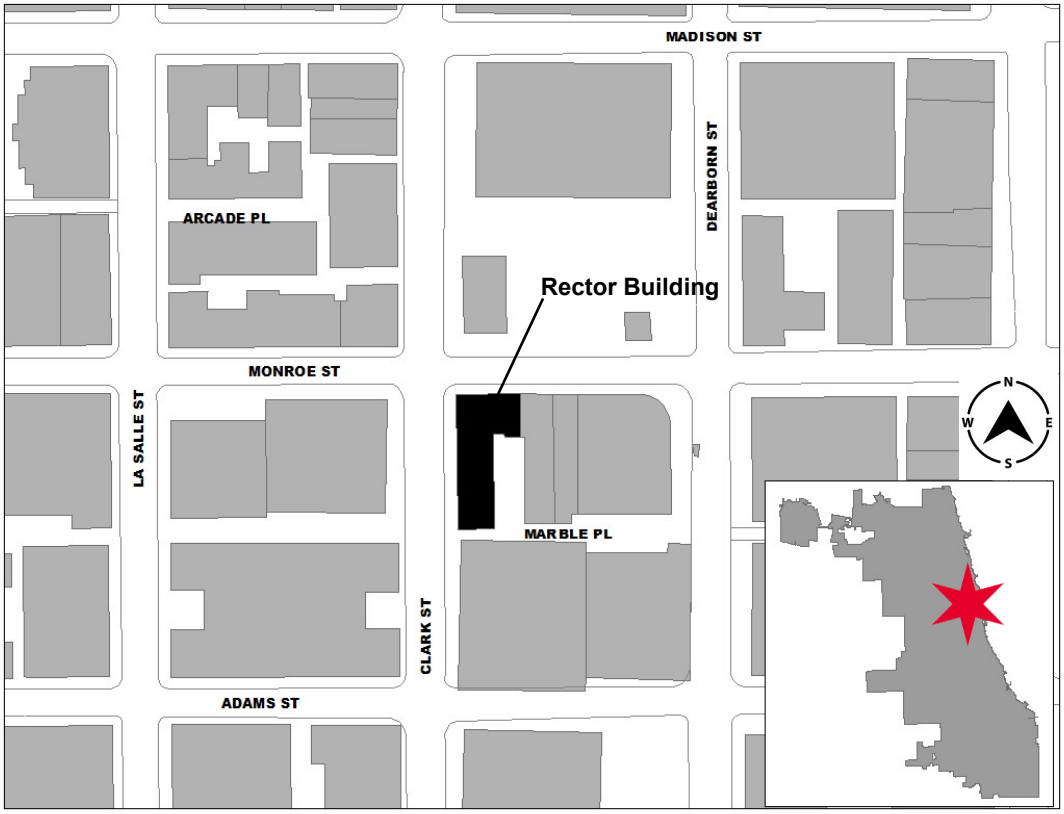
ARCHITECT: JARVIS HUNT *(1905 BUILDING)*
HOLABIRD & ROCHE *(1923 SOUTH ADDITION)*

The Rector Building, located at the southeast corner of Clark Street and Monroe Street, is the oldest surviving example of the work of architect Jarvis Hunt in downtown Chicago. Although best-known for the Beaux-Arts rail stations he designed for cities throughout the country, Jarvis was also an eclectic designer who combined classical elements with other historical styles and with Prairie School and Art Deco details. In the Rector Building, which is the earliest extant example of his large-scale commercial work in Chicago, Hunt merged the classical ornamentation and tripartite composition typical of other early 20th century tall office buildings with elements of the Prairie School, including warm-toned brick cladding with horizontal banding.

The Rector Building was constructed primarily to serve as the new home for Rector's Restaurant. Opened by Chicago restauranteur Charles E. Rector in 1884, the restaurant was among the most successful in the country by the turn of the 20th century and served as a gathering place for the city's cultural and political elite. Charles Rector expanded his restaurant empire in the years following the Rector Building's construction, opening Rector's restaurants in New York and Washington, DC, and continued to operate the flagship restaurant in Chicago until 1910.

In addition to the restaurant, the Rector Building also contained a banking hall on the second floor, and the building's location on Monroe Street within the city's expanding financial district attracted several financial institutions in the early decades of the 20th century. In 1923, the Chicago Trust Company commissioned the Chicago architecture firm Holabird & Roche design a substantial south addition to the building and expand the banking hall.

From 1951 to 1997, the building served as headquarters for the Bell Savings & Loan Association, which was founded in 1925 by employees of the Illinois Bell Telephone Company. At the time the association purchased the building, it was the largest savings & loan organization in Illinois, and one of the largest in the United States. Conservative management of the association allowed it to thrive through rising inflation in the late 1970s and the savings and loan crisis of the late 1980s.



Map indicating the location of the Rector Building within the Chicago Loop area, one block east of LaSalle Street.

Detail of the terra-cotta ornamentation at the upper stories of the Rector Building. (Photograph by R2).

North elevation and west elevation of the Rector Building, looking southeast at the intersection of Clark and Monroe Street.

West elevation of the Rector Building, looking northeast across Clark Street.

BUILDING DESCRIPTION

Located at the southeast corner of South Clark Street and West Monroe Street in Chicago's Loop business district, the building at 79 W. Monroe is a fourteen-story commercial office block with primary facades facing Clark and Monroe Street. The 1905 section of the building is located at the north end of the lot, and originally featured a square footprint five bays long by five bays wide, with a light court in its southeast corner. The 1923 south addition, designed to blend seamlessly with the original building, is five bays wide and six bays long; taken together the two sections of the building present a narrow rectangular footprint from the first floor to the fourth floor and a C-shaped footprint from the fifth floor to the thirteenth floor, with a rectangular light court on the east side. An alley runs along the south elevation of the building, and a five-story commercial building abuts the subject building on its east elevation.

The north and east facades of the building are regularly fenestrated and feature a tripartite composition typical of late 19th and early 20th century skyscrapers, with distinct treatments for the base, mid-section, and top. Although this tripartite composition is still evident, the base and top of the building were altered in the 1950s under ownership of the Bell Savings & Loan Association, and exterior finishes on these sections largely date from that period.

Originally clad in limestone panels, the two-story base of the building along the primary facades is covered with gray granite panels installed in 1951 as part of a renovation by the Bell Savings & Loan Association, and the exposed structural columns are wrapped in stainless steel, which was installed in 1959-60. Windows at the first story are large metal display windows, each occupying the entire width of the bay between the columns. Large, regularly spaced window openings on the second story are fitted with three-light metal windows. The main entrance to the building is located at the east end of the north façade and features a metal revolving door flanked by two pairs of metal and glass doors. The sole storefront entrance is angled and recessed behind the northeast corner. The Bell Savings weather bell is attached at the northwest corner of the building at the second story. The enameled metal sign, which includes a large hanging metal bell, was installed by the Bell Savings & Loan Association in 1951—the sign features lights that indicate weather changes and was the first of several weather bell signs that Bell Savings installed on branches throughout Chicago in the mid-to-late 20th century. Below the weather bell is a projecting digital clock sign that was installed in the late 20th century.

Above the two-story base, the primary facades at the third through tenth stories best reflect the building's original design from 1905 and the 1923 addition. They are clad in multi-tonal brown paving brick; at the sixth through tenth stories, the header courses of the brickwork are slightly recessed, creating a horizontal banding effect across the facades. Both facades at this level are regularly fenestrated with one-over-one double-hung windows—windows on the third through seventh stories have been replaced, while the eighth through tenth stories retain historic wood windows. Window openings at the three center bays of the north and west facades on the 1905 block and all but the southernmost bay of the west façade of the 1923 block are set within

North and partial east elevation of the Rector Building, looking west along Monroe Street.

The two-story base of the Rector Building was remodeled in the early 1950s when the Bell Savings and Loan Association purchased the building for use as its headquarters. Modern stainless steel and glass storefronts are separated by piers wrapped in stainless steel panels. The second story is clad in granite panels with large three-part window openings. A large, color-changing "weather bell" with clock was also installed at the northeast corner above the recessed main entrance.

North elevation, remodeled two-story base, looking south (top) and west elevation, remodeled two-story base, looking south (bottom).

slightly recessed vertical channels topped with segmental arch window heads. Ornamentation at the mid-section of the facades is minimal—paired windows are separated by simple, classical pilasters, and the segmental-arch window heads at the tenth floor are rendered in dark brown terra cotta, with acanthus-leaf keystones.

The eleventh story, which is clad in dark-brown terra cotta and regularly fenestrated with double-hung windows, serves as an intermediate floor and is visually separated from the stories above and below by denticulated cornices. This story is clad in dark-brown terra cotta regularly fenestrated with small double-hung windows. The banded rustication at this level echoes the horizontal brick banding at the upper stories of the mid-section on the principal facades.

The twelfth and thirteenth stories of the building contain regularly-spaced window openings vertically separated by festooned terra-cotta spandrel panels. The vertical piers between the windows were originally faced with elaborate terra-cotta panels topped with lions' heads and with cartouches at the base. This upper section of the building culminated in a projecting cornice rendered in terra-cotta blocks. In the late 1950s or early 1960s, most of the terra cotta ornament was replaced with plain red brick, and the cornice was replaced with a simple red-brick parapet wall. The terra cotta spandrel panels and cartouches at the bottom of the piers remain intact.

The building's secondary south and west elevations are regularly fenestrated and clad in common brick. The walls of the east light court are clad in glazed white brick. Utilitarian metal fire escapes are located on the south elevation, as well as on the west primary façade.

Interior

The interior of the building has undergone several renovations during its 119-year history. The first floor of the building houses a small entrance lobby and large retail spaces. Floors two through six of the building were extensively renovated in 2019 and now house a charter high school. Floors seven through thirteen house offices arranged along a central double-loaded corridor; finishes on these floors appear to date from the 1950s renovation, with additional later alterations. The fourteenth-floor penthouse level houses a modern amenity space at the north end, with back-of-house space to the south.

BUILDING HISTORY

Rector Building 1905-1923

The earliest portion of the Rector Building was constructed in 1905 for prominent Chicago restaurateur Charles E. Rector (1844-1914), who owned and operated several restaurants and hotels in Chicago, New York, and Washington, DC in the late 19th and early 20th centuries.

Born in 1844, Charles Rector was raised in the Frontier House Hotel in Lewiston New York, which was operated by his father. Rector served in the Civil War and as a clerk in the United

States War Department in Washington D.C. before returning to Chicago in the early 1870s. In 1875, he found employment as a cashier at the Boston Oyster House, a well-known seafood restaurant operated by Colonel John S. Wilson in the first Morrison Hotel at Clark and Madison Streets. Rector soon became manager of the restaurant, a position he held for several years before leaving to work on the railroad. He served as a conductor for the Pullman Palace Car Company and later as a dining car superintendent on the Pennsylvania Railroad's Chicago-New York route.

Utilizing his restaurant experience and his connections with railroad and express companies that shipped seafood from the east coast, in 1884 Rector opened his first restaurant, an oyster bar named Rector's, in the basement of the Constitution Block at the southeast corner of Monroe and Clark Streets, the site of the extant Rector Building. The restaurant was an immediate success, and in the late 1880s and early 1890s Rector expanded the menu offerings and doubled the size of the dining room. The opening of oyster season at the restaurant was a culinary event in the city. In August 1887, the *Chicago Tribune* noted that "Charley Rector's has long been known…as the recognized headquarters…for superb shell-fish dinners and banquets, for exquisite cooking, and for everything rare and choice in oysters," and that "some thousands of polite business guests" were eagerly anticipating the opening of oyster season at the restaurant.

Rector's reputation as one of Chicago's most famous restauranteurs was further cemented in 1893, when he opened the Café de la Marine at the World's Columbian Exposition in Jackson Park, housed in a striking French Gothic structure designed by architect Henry Ives Cobb. By the turn of the century, Rector's was widely recognized as one of the most popular restaurants in the United States, where politicians, artists, and businessmen socialized over a "bird and a cold bottle."

Buoyed by Rector's success, Charles Rector opened a second oyster bar in Chicago on Adams Street, and a branch of Rector's opened in New York City in 1899. The New York City Rector's, one of the first "lobster palaces" in the city, was fashionable among actors and mentioned in popular songs and plays, including a 1909 farce by Paul M. Potter called *The Girl From Rector's.* The Chicago Rector's also made its way into literature—in his 1900 novel *Sister Carrie*, Theodore Dreiser wrote that "Rector's, with its polished marble walls and floor, its profusion of lights, its show of china and silverware, and above all, its reputation as a resort for actors and professional men," was "the proper place for a successful man to go."

In 1900, Charles Rector purchased the Constitution Block where his first Chicago restaurant was located, and in 1902 he announced plans to construct a new building on the site. The original program was for a new eight-story hotel, the ground floor of which would be occupied by a new Rector's. Plans for the building evolved over the next two years, and in 1904 the *Chicago Tribune* reported that the new building would be thirteen stories, with a banking hall on the second floor and offices above. Chicago architect Jarvis Hunt was commissioned to design the building, and the George A. Fuller Company was brought on as contractor in May of 1904.

Top right:

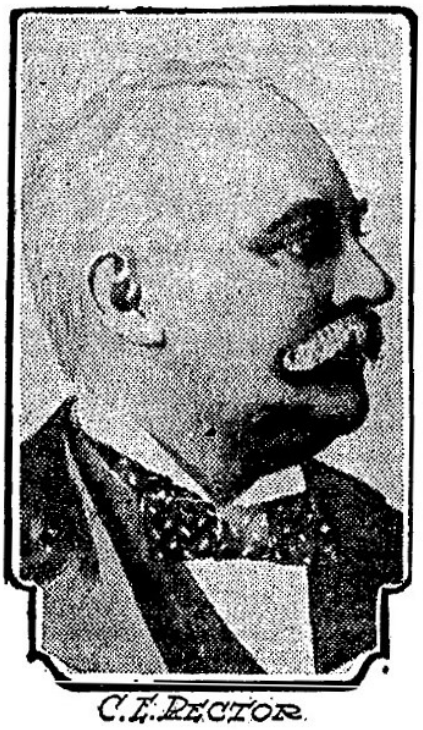
Detail of the Rector Building's center north entrance in 1906, showing original detailing of the two-story base.
Source: *Architectural Record,* August 1906.

Center left:

View of the Rector Building in 1906, prior to construction of the 1923 south addition, showing the original ornamented cornice.
Source: *Architectural Record*, August 1906.

Bottom right:

Northeast entrance of the Rector Building in 1906.
Source: *Architectural Record*, August 1906.

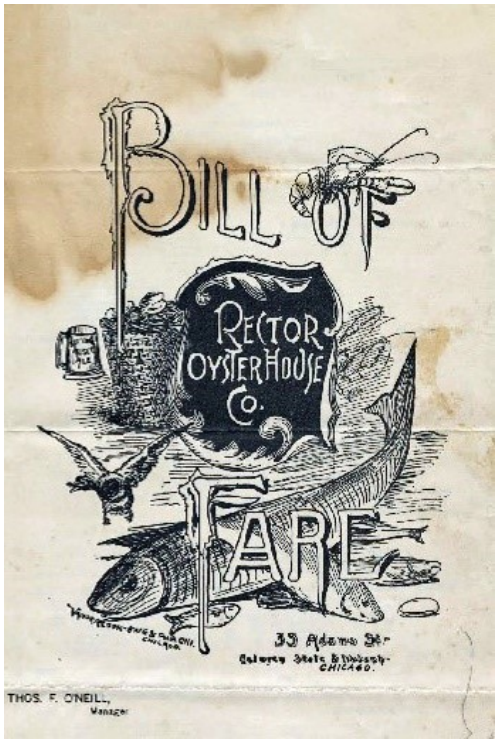


The Rector Building was constructed by Charles E. Rector as the new home for his successful downtown seafood restaurant, which first opened in 1884. By the early 1900s, Rector's was widely recognized as one of the most popular restaurants in the country.

Top left: Charles E. Rector, circa 1911. Source: *Chicago Tribune*, June 25, 1911.

Top right: Rector's was noted as one of Chicago's exclusive "lobster palaces," which catered to the city's elite. Source: *Chicago Tribune*, January 12, 1908.

Charles Rector opened the *Café de la Marine* at the World's Columbian Exposition in 1893, cementing his reputation as Chicago's leading restauranteur. Source: University of Chicago Special Collections.



Rector expanded his restaurant business during the early 1900s, opening a second oyster bar in Chicago on Adams Street and establishing a branch of Rector's Restaurant in New York City with his son, George W. Rector.

Top left: Rector's restaurants were memorialized in popular culture, including a 1909 play by Paul M. Potter called *The Girl From Rector's*. Source: The American Menu website.

Top right: Menu from Rector's Oyster House on Adams Street, 1893. Source: Chicago History Museum.

Bottom left: In addition to the Rector Building, Charles and George Rector also constructed a 16-story hotel in New York City in 1910, later known as the Hotel Claridge.
Source: New York Public Library Menu Collection.

Rector proclaimed in the January 29, 1905, edition of the *Chicago Tribune* that the revamped Rector's would be "on a scale equal to the best in New York or Europe." The cost of the linens alone, he boasted, would be $20,000. When Rector's officially re-opened in the new building on October 21, 1905, eager diners thronged the 700-seat dining room, which was "decorated with small candelabra which diffused a pink glow." A *Chicago Tribune* article from January 12, 1908 listed Rector's as one of a handful of "lobster palaces" that catered to the city's "millionaire bohemians" and the theater crowd, offering "broiled live lobsters and champagne, Munchner and Camembert…music and clinking glasses, laughter and nodding ostrich feathers, and shaded candles setting cheeks aflame, bare arms and shoulders all aglow and glistening teeth set in smiles, and in the early morning—songs!"

In addition to the restaurant, the Rector Building's prime location in Chicago's financial district also served to attract tenants to its office spaces. Beginning around the turn of the 20th century, many of the city's banks migrated south from Washington Street along LaSalle, Clark, and Dearborn streets as the city's financial services industry expanded. Although LaSalle Steet, which was anchored by the Board of Trade and the Stock Exchange, was considered the center of the district, a December 1904 article in *The Inter Ocean* singled out the two blocks of Monroe Street between Dearborn and LaSalle streets as the densest concentration of banks in the city, proclaiming it "the real banking center, that congested section of the city where the money vaults are most numerous," where "you can find more places to deposit money than you can to buy cigars." In total, these blocks contained eleven banks and three trust companies, including First National Bank, the Central Trust Company, and the American Trust & Savings Bank.

While the largest banks—including the Continental and Commercial National Bank, the Northern Trust Company, and Harris Trust and Savings Bank—erected purpose-built structures within Chicago's financial district, speculative tall office buildings constructed in the district also often included banking halls on their lower floors. Given the demand for banking space in the district, Charles Rector's decision to include a banking hall on the second floor of the Rector Building was a savvy one, and the space was leased to the Hibernian Banking Association before construction was completed. Hibernian remained in the building until 1914, when the banking hall temporarily became the first Chicago headquarters of the Federal Reserve Bank while its permanent headquarters was being constructed at LaSalle and Jackson streets. Other early tenants in the building included the Traders' Insurance Company and the ticket office for the Chicago & Alton Railroad.

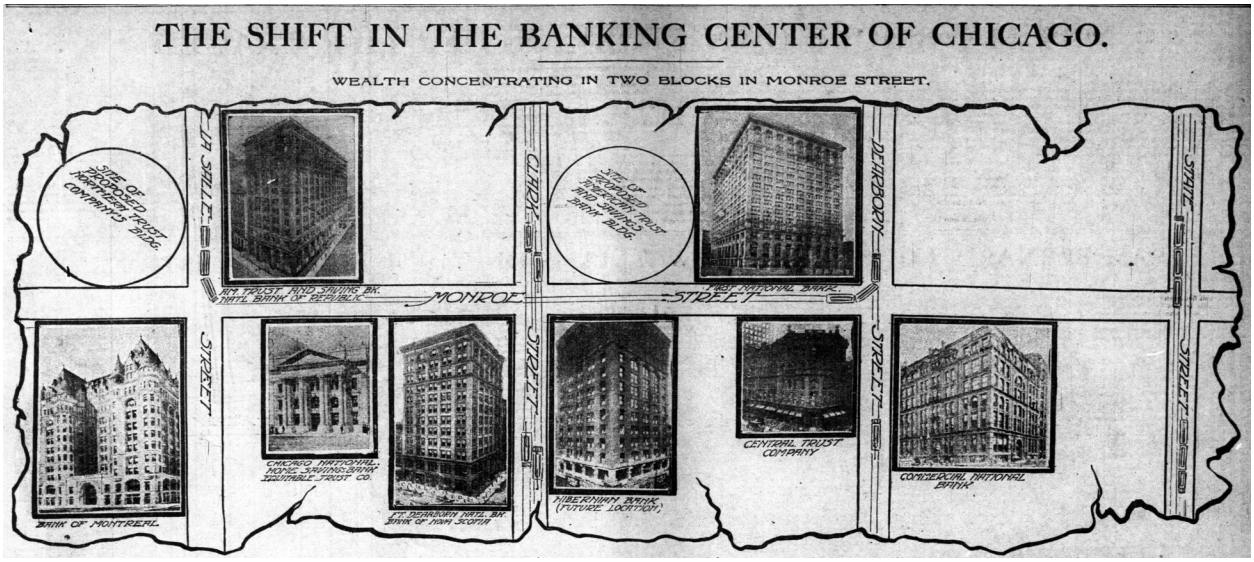
Charles Rector continued to expand his hospitality business, opening the Hotel Rector in New York with his son, George W. Rector, in 1910, as well as a third branch of Rector's Restaurant in Washington, DC. To fund these new ventures, Rector sold the Rector Building in Chicago to the Lehmann estate in 1910. After Rector's death in 1914, the Chicago branch of Rector's passed to new management, which operated the restaurant under the name Café Royale until its closure in 1919.

Chicago Trust Company Building/79 W. Monroe Building 1923-1951

In 1920, the Rector Building was acquired from the Lehmann estate by the Chicago Trust Company. Founded in 1902 as the Chicago Savings Bank, the Chicago Trust Company had operated out of a building at State and Madison Street since its establishment. In 1922, the bank unveiled plans for a $500,000 south addition that would double the size of the existing Rector block. Designs for the addition prepared by the prominent Chicago firm Holabird & Roche faithfully reproduced the exterior massing, fenestration patterns, and architectural detailing of the original 1905 building, and plans were also drawn up for an expanded Classical Revival-style banking hall that would occupy the lower floors of the original Rector building and the new addition. Work on the addition and interior renovations was completed in mid-1923, and the Chicago Trust Company moved into the building on September 4.

Just over one year later, the Chicago Trust Company sold the building at 79 W. Monroe (now known as the Chicago Trust Company Building) to Commonwealth Edison, whose headquarters were located directly south at the northeast corner of Clark and Adams Streets. During the 1922-23 renovations of the Chicago Trust Company Building, connections had been installed on the upper office floors to the Edison Building, and the *Chicago Tribune* reported that Commonwealth Edison was renting several floors of office space in 79 W. Monroe before the sale. Lucius Teter, president of the Chicago Trust Company, explained to the press that "The bank had no thought nor desire to sell the property. . .but the offer contained such a large profit, as well as such an unusual lease, covering a long period of years, that not to accept it would have been unwise and poor business." Although the Chicago Trust Company planned to remain in the building, and provisions in the lease allowed the bank to expand into additional floors if needed, it was widely assumed that Commonwealth Edison would eventually tear down the building at 79 W. Monroe and extend the Edison Building across the entire frontage of Clark Street between Monroe and Adams.

The Chicago Trust Company remained at 79 W. Monroe until 1931, when it moved the last of its departments to the National Republic Bank Building at LaSalle and Adams streets. The banking quarters were taken over by the Personal Loan & Savings Bank (later renamed Industrial National Bank) in 1934. Three years later, ownership of the building was reorganized under the 79 W. Monroe Corporation, and the building was renamed the 79 W. Monroe Building.



The Rector Building's location at the southeast corner of Clark Street and Monroe Street reflected the expansion of Chicago's financial district in the early 20th century. In December 1904, the *Inter Ocean* noted that the two blocks of Monroe Street between Dearborn and LaSalle streets contained the densest concentration of banks in the city, with eleven banks and three trust companies.

The Chicago Trust Company purchased the Rector Building in 1920. In 1923, construction was completed on a large south addition that doubled the size of the building. Holabird & Roche, architects of the addition, faithfully reproduced the massing and detailing of Jarvis Hunt's original design. Source: Ryerson and Burnham Library Image Collection.

Bell Savings Building 1951-1997

In 1951, the building at 79 W. Monroe Street was renamed the Bell Savings Building, as the headquarters for the Bell Savings & Loan Association, which would remain in the building until 1997. Organized by employees of the Illinois Bell Telephone Company in 1925 as the Bell Savings, Building & Loan Association, Bell Savings & Loan grew to become the largest savings and loan organization in Illinois in the 1950s and 1960s.

Savings and loan associations (originally known as building and loan associations) emerged in America in the early 19th century as an extension of the cooperative movement in England. These organizations were initially established by working-class people as a way to purchase homes. National banks in the United States were prohibited from making loans secured by real estate under the National Banking Act of 1864, and mortgages offered through state-chartered banks in the late 19th and early 20th centuries were nonamortized, short-term, and required hefty down payments, making most mortgages essentially inaccessible to working-class people. In contrast to traditional banks, which held customers' savings in depository accounts that could be withdrawn at any time, building and loans operated through members who purchased shares in the institution, allowing them take out loans and receive dividends when the shares matured. Although this organizational structure meant that savings and loan associations lacked the liquidity of traditional banks (most associations had waiting periods of at least 30 to 60 days to withdraw funds), it also made them less susceptible to "runs" by depositors during uncertain economic periods.

As indicated by its name, the building and loan association's primary purpose was to provide mortgages to its members. Most early associations operated under what was known as the "terminating plan"—once every member of the association had secured and paid back their mortgage, the organization paid out any remaining funds to its members and ceased operation. Subsequent operating plans were developed in the late 19th century that allowed shares to be offered on a continuous basis and permitted some members to participate only as savers and not loan-holders.

Because of their focus on making homeownership available to their members, building and loan associations developed mortgages with terms that were much more attractive to homebuyers. While mortgages from traditional banks in the 1920s were nonamortized and had an average length of just three years, comparable loans from B&Ls averaged eleven years, and 95% were self-amortizing.

Building and loan associations in the late 19th and early 20th century were local institutions, and many were organized by ethnic and working-class communities in urban areas where commercial banks were a rarity. An 1893 survey by the US Commissioner of Labor indicated that the majority of building and loan association members were working-class, with nearly 60% working as laborers, factory workers, housekeepers, artisans, or mechanics. Even after access to commercial banking within these communities improved after World War I, many

Bell Savings and Loan Association, which occupied the building at 79 W. Monroe Street from 1951 to 1997, was the largest savings and loan organization in Illinois by the 1960s. Bell Savings embarked on an extensive renovation of the building in 1951, which was featured prominently in its advertisements. Source: *Chicago Tribune,* July 7, 1952.

members remained loyal to their local building and loan associations, which provided a sense of ethnic and class solidarity.

Illinois' first building and loan association was established in Chicago in 1849, and by the early 1890s Illinois ranked third in the nation in the number of building and loan associations, most of which were in Chicago. By 1923, the state boasted over 700 building and loan associations representing $232 million in assets; by 1930, that number had risen to 933, with $470 million in assets.

The Bell Savings, Building and Loan Association was organized on July 1, 1925, by thirteen employees of the Illinois Bell Telephone Company "for the purpose of furnishing mutual aid to its members" in the form of home loans. Founding capital for the association was $65, with each member purchasing a single $5 share. The association grew rapidly in its first ten years of operation, even as the 1929 stock market crash and subsequent Great Depression led to the failure of thousands of traditional commercial banks across the country. By 1935, the organization had more than 9,000 members and $7 million in assets. Beginning in the early 1930s, Bell Savings began to accept members outside of the Illinois Bell Telephone Company, and by the mid-1930s had opened its membership to the general public. Under the leadership of its new president Arthur G. Erdmann, who had been one of the founding members of the organization and its long-time secretary, Bell Savings, Building & Loan expanded exponentially in the late 1930s, a period when many other financial institutions were going bankrupt from the economic impacts of the Great Depression. By 1939, the company was the largest building and loan association in Illinois, with 14,000 shareholders and over $14 million in assets.

Having outgrown its original headquarters at the Illinois Bell offices at 212 W. Washington Street, in June of 1939 Bell Savings leased the banking hall in the old Chicago Stock Exchange Building at 30 N. LaSalle, which had been unoccupied since 1929. That same year, Bell Savings became the sole sponsor of the *Chicago Tribune's* monthly building survey of Chicago suburbs. The sponsorship of the survey, begun by the paper in 1931, aligned with the association's focus on homebuilding and served to boost the association's profile with suburban residents and builders.

In 1940, Bell Savings, Building & Loan Association shortened its name to Bell Savings & Loan Association. The years following World War II were among the most profitable in the company's history, driven largely by pent-up demand for housing and loan guarantees for veterans through the G.I. Bill. In 1947, total assets for the association passed $50 million. Association president Arthur Erdmann estimated that approximately half of the loans disbursed through the association in April of that year had been to war veterans.

Anticipating even more growth in the following years, Bell Savings & Loan purchased the building at 79 W. Monroe in early 1948 and announced plans to modernize the existing banking floors. Many high-rise commercial buildings throughout the Loop received similar alterations in

the decades following World War II, as owners sought to update the late 19th and early 20th-century designs. The limestone on the two-story base of the building's exterior was replaced with granite, and the Doric entrance with a sleeker, recessed entrance surrounded by black architectural enamel panels. The association also replaced the classical banking hall designed by Holabird & Roche with modern quarters featuring open teller counters and streamlined finishes. A 1951 advertisement for the association proclaimed it "the most modern savings quarters in Chicago."

As part of the renovation, Bell Savings also installed a distinctive metal weather bell at the northwest corner of the building at the second story. The bell, which also served as signage for the association, changed color based on changes to weather forecasts obtained through a private weather service. The association featured the weather bell prominently in advertisements through the 1950s and 1960s, even creating a jingle for customers to remember the meaning of each color on the bell. Similar weather bells were also added to other branches of the association through the 1970s.

By 1959, Bell Savings had grown to over 100,000 customers and $250 million in assets. Having outgrown the confines of the existing banking quarters at 79 W. Monroe, the association embarked on a $1 million expansion program that converted the existing first-floor storefronts into an additional 20,000 square feet of banking space and provided a "ground floor location for the first time in the firm's history." Savings, customer service, and mortgage departments were moved into the new ground-floor space. Although newspaper articles on the renovation made no mention of any exterior changes, historic photographs of the building indicate that steel cladding was installed on the columns at this time, and much of the terra-cotta ornament at the upper stories was removed and replaced with red brick.

In 1969, Bell Savings converted from a state-chartered savings and loan to a federal savings association, becoming Bell Federal Savings & Loan. Although the association established branch locations throughout Chicago and the surrounding suburbs beginning in the 1970s, the headquarters for the institution remained at 79 W. Monroe. Under the leadership of Edmond Shanahan, who was named president and chief operating officer in 1978, Bell Federal Savings & Loan developed a reputation for its conservative management, which helped it to weather rising inflation and interest rates in the late 1970s and early 1980s, as well as the savings and loan crisis of the late 1980s.

In 1991, Bell Federal changed from mutual ownership to a stock-owned holding company under the name of Bell Bancorp. Four years later, the holding company was acquired by Standard Federal, which was in turn purchased by ABN AMRO Holding NV, a Dutch-based company that owned LaSalle Bank in Chicago. Bell Federal's headquarters at 79 W. Monroe were taken over by LaSalle Bank in 1997, ending nearly 50 years of occupancy by the institution.

ARCHITECT JARVIS HUNT (1859-1941)

The original 1905 block of the building at 79 W. Monroe was designed by Chicago architect Jarvis Hunt. Born in Wethersfield, Vermont, Hunt was the nephew of prominent New York architect Richard Morris Hunt, who served as chairman of the Board of Architects for the 1893 Columbian Exposition in Chicago and was a proponent of Beaux-Arts-style classicism in the late 19th century. Like his uncle, Jarvis Hunt trained at the École des Beaux-Arts in Paris, and also earned a degree in architecture from the Massachusetts Institute of Technology. In 1893, Hunt came to Chicago to oversee the construction of the Vermont State Building at the Columbian Exposition and stayed in the city, establishing an architectural firm with partner William Bosworth. Hunt worked as a practicing architect in Chicago for nearly 35 years, designing a wide variety of building types in Chicago and throughout the country. Hunt was also actively involved in the City Beautiful movement in Chicago in the first two decades of the 20th century. Hunt proposed expanding Michigan Avenue into "a grand shore drive along Grant Park" to the South Park Commission in 1904, an idea that was later included in Daniel H. Burnham and Edward H. Bennett's 1909 *Plan of Chicago.* Hunt also served on The Architects Committee for the North Central Business District Association (later known as the Greater North Michigan Avenue Association), which was founded in 1912 to promote the development and beautification of North Michigan Avenue.

Jarvis Hunt was described by architectural historian Carl Condit as "a highly successful Chicago eclecticist," and his designs largely reflect the architectural trends of the late 19th and early 20th century in the United States. He is most widely recognized for his design of the Great Lakes Naval Training Center in Lake County Illinois (1905-1911), as well as for several Beaux-Arts rail stations in Kansas City, Missouri (1914), Joliet (1912), Oakland, California (1912), and Dallas, Texas (1916). The Kansas City Union Station, which was listed on the National Register of Historic Places in 1972, is the most impressive of his station designs, featuring a limestone and white granite exterior with banded rustication, monumental triple-arch main entrance articulated by paired giant-order columns, and grand lobby with ornamental coffered ceiling.

Hunt's work in Chicago and other major cities in the early 20th century reflected a range of architectural styles, although his education at the École des Beaux-Arts and MIT often led to a preference for classical design. The American Trust & Savings Bank (1907, demolished), located across the street from the Rector building at the northeast corner of Monroe and Clark street, was an imposing 17-story Beaux-Arts structure with an arcaded three-story base and heavily ornamented upper section topped with a projecting cornice marked by elaborate cartouches. For the Michigan Avenue Building at 30 North Michigan Avenue (1914), Hunt ornamented the ivory terra-cotta exterior of the 15-story structure with Gothic-style crockets, grotesques, and window hoods. Hunt's later design for the Lake Shore Athletic Club at 850 N. Lake Shore Drive (1924) returned to classicism, but in a more subdued form, with the unadorned upper stories rising from a massive base marked by low-relief classical ornament.

Top left: Jarvis Hunt, architect of the Rector Building. Source: Find A Grave website.

Top right: Hunt first came to Chicago in 1893 to oversee construction of the Vermont State Building at the World's Columbian Exposition. Source: *Picturesque World's Fair, An Elaborate Collection of Colored Views*.

Bottom right: The American Trust & Savings Bank (1907, demolished), designed by Hunt in the Beaux Arts style, was located across the street from the Rector Building. Source: Ryerson and Burnham Library Image Collection.

Bottom left: Hunt's 1919 design for the Auditorium Building at the Chicago Municipal Tuberculosis Sanitarium combined Italian Renaissance Revival and Prairie School elements. Source: Municipal Tuberculosis Sanitarium Complex, Chicago Landmark Designation Report.

In sharp contrast to these historically-inspired commissions, Hunt's design for the Kelly Maus Building (1904, demolished), a seven-story warehouse in Chicago, drew admiration for its rejection of historicism. In place of applied ornament, Hunt used varying colors of brick to form a series of horizontal ribbons across all four elevations of the building, creating "a mosaic-like design in which the windows form an integral part of the over-all pattern." Architect and art critic Russell Sturgis singled out the building in the February 1904 edition of *The Architectural Record* for its inventive brickwork, praising Hunt for creating a design that moved away from what he called "our present architecture of mere pretence [sic]."

Other designs by Hunt in the 1910s also mixed classical elements with non-historical styles like Prairie and Art Deco. For the Auditorium Building at the Chicago Municipal Tuberculosis Sanitarium (1919), Hunt combined elements of Italian Renaissance Revival with bold geometric detailing and brickwork to express the horizontality and organic nature of the Prairie School. Hunt's earlier design for the Southern Pacific Building in Houston (1911), also merged Italian Renaissance Revival and Prairie School elements on a nine-story commercial building, to striking effect.

In his design of the Rector Building, which is the earliest extant example of his large-scale commercial work in Chicago, Jarvis Hunt combined the tripartite composition and classical ornamentation typical in turn-of-the century skyscrapers in Chicago with references to early 20th century modernism. The dark paving brick and terra cotta on the stories above the base of the building were in keeping with the natural color palette of the Prairie School, in contrast to the gleaming white terra cotta used on many of the Classical Revival skyscrapers erected around the same time. Hunt's choice of paving brick as the cladding for the mid-section of the Rector Building was unusual for the time. As indicated by its name, paving brick was designed for road surfaces. This type of vitrified brick, which is fired at higher temperatures and more impervious to water and fire damage than pressed brick, was sometimes used in the construction of industrial buildings for its fireproofing qualities and durability, but rarely seen on large commercial buildings.

The subtle variations of color and the rounded edges of the paving brick (which prevented chipping when hard wheels passed over the road surface) lend the brickwork an organic, hand-made quality in keeping with the Prairie School aesthetic, and Hunt's use of simple, horizontal brick banding at the upper stories of the mid-section also referenced the horizontal emphasis that was characteristic of Prairie School designs. Like the mid-section, the limestone base of the building was also minimally ornamented, with large display windows that filled the bays between structural columns that emphasized the underlying structure of the building and provided maximum natural light. A small but noteworthy detail of Hunt's design of the Rector Building is the architect's treatment of the upper section of the east-facing party wall. Rather than leaving the wall completely unadorned, Hunt added visual interest by using face and common brick in various shades to mark the horizontal lines of the cornices that articulated the upper sections on the principal facades. *The Architectural Record* called out this detail with

approval in its February 1905 issue, stating that the design, which was achieved through surface color alone, "brings out the screen-like function and character of the wall."

When the Chicago Trust Company commissioned Holabird & Roche to design the substantial south addition to the building in the early 1920s, the company opted to keep Hunt's original design of the existing building largely intact and expand it across the new addition. Exterior changes were limited to the two-story base of the north elevation and were necessitated by the conversion of the lower floors into expanded banking quarters. The existing center entrance to the former Rector's Restaurant was replaced with a two-story Neo-Classical entrance marked by giant-order Doric columns. At the time of its construction, the new banking hall was hailed as "the latest thought in architectural design" for bank buildings. Decorated with brightly painted allegorical murals and a beamed ceiling ornamented with Greek stars and meanders, the hall was also notable for the absence of tellers' cages, which were replaced with windows set within marble-clad walls and separated by fluted pilasters. The new tellers' windows were hailed as "the most striking innovation," and a vast improvement over the "jail-like appearance" of earlier banking halls. The 1923 banking hall, as well as the Neo-Classical entrance, were later removed as part of the renovation of the building by the Bell Savings & Loan Association in 1951.

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 for an area, district, place, building, structure, work of art, or other object within the City of Chicago if the Commission determines it meets two or more of the stated "criteria for landmark designation," as well as possesses sufficient integrity to convey its significance. The following should be considered by the Commission on Chicago Landmarks in determining whether to recommend that the Rector Building at 79 West Monroe Street be designated as a Chicago Landmark:

CRITERION 1: CRITICAL PART OF THE CITY'S HISTORY

Its value as an example of the architectural, cultural, economic, historic, social, or other aspect of the heritage of the City of Chicago, State of Illinois, or the United States

- The Rector Building was built in 1905 for Charles E. Rector, a renowned restauranteur who operated popular restaurants in Chicago, New York, and Washington DC in the late 19th and early 20th centuries. Rector's Restaurant, which opened in 1884 in the Constitution Building at the southeast corner of Clark and Monroe Streets, quickly garnered a loyal following of Chicago's political, business, and artistic elite, becoming one of the most celebrated dining establishments in the country by the turn of the century. When the Rector Building was completed, Rector's Restaurant re-opened to great fanfare in the basement of the building, and Charles Rector continued to operate the restaurant until 1910.

- Although erected by Charles Rector primarily to house his eponymous restaurant, the Rector Building was also home to several financial institutions through much of the 20th century, including the Hibernian Bank, Chicago Trust Company, and the Bell Savings & Loan Association. At the time of its construction, the Rector Building was part of a concentrated group of buildings within a two-block area along West Monroe Street that contained nearly a dozen banks and trust companies and was part of a larger financial district that coalesced around La Salle Street in the early 20th century as the city's financial services industry grew.

- The Bell Savings & Loan Association, founded in 1925 by 13 employees of the Illinois Bell Telephone Company, occupied the lower banking floors of the Rector Building from 1951 to 1997. At the time of its purchase of the building, Bell Savings & Loan was the largest savings & loan association in Illinois, with over 30,000 members and $60 million in assets. The association's relatively conservative management allowed it to consistently rank among the top-performing such institutions in the country through the Savings & Loan crisis of the 1980s.

CRITERION 3: SIGNIFICANT PERSON

Its identification with a person or persons who significantly contributed to the architectural, cultural, economic, historic, social, or other aspect of the development of the City of Chicago, State of Illinois, or the United States

- Charles E. Rector was a pioneer in Chicago's early restaurant industry, and became a nationally-recognized restauranteur and entrepreneur during the late-19th and early-20th centuries. Rector's original oyster bar in downtown Chicago, which opened in 1884, was an immediate success, and Rector quickly gained a reputation as a master of service and seafood. This reputation was further cemented in 1893, when Rector opened the Café' de la Marine at the World's Columbian Exposition in Jackson Park.

- By 1900, Charles Rector had opened a second oyster bar in Chicago on Adams Street and, partnered with his son, George W. Rector, to establish a branch of Rector's in New York City at Broadway and Forty-fourth Street. All three restaurants were wildly successful in the decades before prohibition, and were memorialized in popular culture through reference in songs, books, and plays.

- Charles E. Rector's success in the restaurant business spurred him to expand into real estate development in both Chicago and New York City, allowing him to customize his high-end restaurants while earning income from the buildings' upper floor tenants. After completing the Rector Building at 79 West Monroe in 1905, Charles and George Rector constructed an elaborate 16-story Beaux-arts style hotel on the site of their New York restaurant, which was later renamed the Hotel Claridge.

CRITERION 5: IMPORTANT ARCHITECT

Its identification as the work of an architect, designer, engineer, or builder whose individual work is significant in the history or development of the City of Chicago, State of Illinois, or the United States

- The Rector Building is the oldest surviving example of a commercial high-rise building in the Loop designed by Jarvis Hunt, a prominent Chicago architect who designed a variety of commercial, residential, and civic buildings throughout the country in the early 20th century. The nephew of famed New York architect Richard Morris Hunt, Jarvis Hunt trained at the Ecole des Beaux-Arts in Paris and at the Massachusetts Institute of Technology and was best known for his impressive Beaux-Arts train stations. Hunt also served as sole architect for the Great Lakes Naval Training Station in Lake County, Illinois, which was constructed between 1905 and 1911.

- The Rector Building is one of the earliest of Hunt's designs to combine classical design details with 20th century modernist elements from the Chicago School and Prairie School, and marks the beginning of Hunt's development of an eclectic design philosophy that would later be expressed in his designs for the Auditorium Building at the Chicago Municipal Tuberculosis Sanitarium (1919) and the Southern Pacific Building in Houston (1911).

- In addition to his design work, Hunt was actively involved in the City Beautiful Movement in Chicago in the early 20th century. Hunt proposed expanding Michigan Avenue into "a grand shore drive along Grant Park" to the South Park Commission in 1904, an idea that was later included in Daniel H. Burnham and Edward H. Bennett's 1909 *Plan of Chicago.* Hunt also served on The Architects Committee for the North Central Business District Association (later known as the Greater North Michigan Avenue Association), which was founded in 1912 to promote the development and beautification of North Michigan Avenue.

INTEGRITY CRITERION

The integrity of the proposed landmark must be preserved in light of its location, design, setting, materials, workmanship and ability to express its historic community, architectural, or aesthetic interest or value.

Alterations to the Rector Building largely date from 1923, when the building was enlarged with a substantial south addition, and from the 1950s, when the Bell Savings & Loan Association modernized sections of the exterior and renovated the lower banking floors of the building. In the design for the south addition, Holabird & Roche faithfully reproduced the materials, fenestration, and ornamentation of the original Rector Building to allow the addition to blend seamlessly with the 1905 structure.

Like many early 20th-century high-rise buildings in Chicago's central business district, the two-story base of the building, which originally contained commercial storefronts and housed its

banking facilities, was modernized in the 1950s with a new steel-clad entrance and steel-wrapped columns on the first story and granite panel cladding on the second story. The weather bell sign at the northwest corner of the second story was also added around this time. Some time in the late 1950s or early 1960s, the terra-cotta cornice at the top of the building and the terra-cotta ornamentation on the vertical piers at the twelfth and thirteenth stories of the principal facades were removed and replaced with simple red-brick cladding. More recently, the original one-over-one double-hung wood windows were replaced with aluminum replacement windows within the original openings.

Even with these alterations to the base and upper stories, Hunt's original 1905 design for the Rector Building is still expressed through its tripartite exterior composition and fenestration patterns, its distinctive use of multi-tonal brown paving brick at the mid-sections of the principal elevations, the terra-cotta cornices and banded piers at the tenth story, and the terra-cotta ornament that remains on the eleventh and twelfth stories. As it stands today, the Rector Building also continues to reflect the significance of the Bell Savings & Loan Association in the city's economic history and development.

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 owners and the public to understand which elements are considered most important to preserve the historical and architectural character of the proposed landmark.

Based upon its evaluation of the Rector Building at 79 West Monroe Street, the Commission staff recommends that the significant features be identified as follows:

- All exterior elevations, including rooflines, of the building.

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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 that individual building, sites, objects, or entire districts be designated as Chicago Landmarks, which protects them by law. The Commission is staffed by the Chicago Department of Planning and Development, Bureau of Citywide Planning, Historic Preservation Division, City Hall, 121 North LaSalle Street, Room 905, Chicago, IL 60602; (312-744-3200); www.cityofchicago.org/landmarks

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.

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