West Town
State Bank Building
2400 West Madison Street

Preliminary Landmark recommendation approved by
the Commission on Chicago Landmarks, November 14, 2002

CITY OF CHICAGO
Richard M. Daley, Mayor

Department of Planning and Development
Alicia Mazur Berg, Commissioner
The Commission on Chicago Landmarks, whose nine members are appointed by the Mayor, 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.
The West Town State Bank Building is a rare mid-rise “skyscraper” in one of Chicago’s neighborhood commercial districts. It is a striking presence on Chicago’s West Side, rising eight stories above the intersection of W. Madison St. and N. Western Ave. Designed by Mundie and Jensen, it is a fine example of the Art Deco style, combined with Classical-style ornament, and resembles skyscrapers built in Chicago’s Loop during the late 1920s, albeit on a smaller scale.

The building epitomizes the importance of neighborhood banks to the development and identity of Chicago neighborhoods in the early 20th century. Due to Illinois banking laws prohibiting branch banking, dozens of banks were created throughout the city, providing ready access to banking services including mortgages, business loans, and checking and savings accounts, for residents and businesses in Chicago neighborhoods. Several of these banks built prominently sited and finely designed buildings at key intersections in outlying commercial districts, and these buildings, including the West Town State Bank Building, became prominent visual landmarks for residents of those neighborhoods. The West Town State Bank Building is the only remaining example of a tall, large-scale neighborhood bank building on Chicago’s West Side.

The West Town State Bank Building also is significant as the location for the radio broadcasts, beginning in the 1930s and 1940s, of pioneering African-American radio broadcasters Jack L. Cooper and Al Benson. Broadcasting from radio stations WSBC and WGES, located on the second floor of the building, Cooper and Benson brought the music of African-American musicians and news of interest to Chicago’s African-American community to the city’s airwaves at a time when few radio announcers in the United States were African-Americans.
The West Town State Bank Building was constructed in 1929-30 on Chicago’s West Side to house the West Town State Bank and rental offices. Located on the northwest corner of W. Madison St. and N. Western Ave., it is eight stories in height and is built of steel-frame construction clad with gray limestone on all elevations except the rear two-thirds of the west elevation, where brick is used.

The building is designed in the Art Deco style with both geometric and Classical-style detailing. Its two-story base—the location of the bank’s banking hall and offices when completed in 1930—has shallow Classical-style pilasters within which are set recessed storefronts and windows, ornamented with low-relief, Art Deco-style geometric and foliated ornament. Dark gray granite serves as a waist-high water table for the building, and the street names “Madison” and “Western” are carved into the building’s corner. A secondary belt course above the second floor, decorated with geometric ornament, serves as a visual base for the building’s upper six floors, defined by metal-sash windows set between vertical piers rising to a stone parapet ornamented with simple round medallions and geometric moldings. The building’s main entrance, facing Madison, is recessed in a two-story rectangular arch flanked by pilasters and ornamented with low-relief Art Deco-style foliated and geometric ornament similar to that decorating the storefronts. A two-story-high tower ornamented with low-relief stone eagles and geometric moldings rises above the building’s Madison elevation. Spandrels between most upper-floor windows are detailed with low-relief ornament similar to that surrounding the main entrance on Madison.

The West Town State Bank Building was designed in the Art Deco style, a popular style in Chicago during the late 1920s and early 1930s. Named after the Exposition des Art Decoratifs, a world’s fair held in Paris in 1925 that emphasized highly decorative modern architectural and decorative styles, Art Deco buildings, including the West Town State Bank Building, emphasized hard-edged, linear forms with an emphasis on verticality. Setbacks often are used to emphasize both a building’s geometric form and height. Strips of windows with decorated spandrels add to an Art Deco-style building’s sense of vertical composition. Ornament was stylized in a variety of hard-edged geometric and abstracted foliate designs, usually found around entrances, windows, cornices and parapets. Many Art Deco-style buildings also utilize simplified, abstracted Classical ornament, and the style was sometimes called “Modern Classicism.” Considered a “modern” style in the 1920s, Art Deco was preferred by Americans over the more austere International Style popular among avant-garde architects in Europe.

The building’s overall design, using the Classically influenced version of the Art Deco style, reflects the growing taste during the 1920s among the businessmen and real estate developers that built neighborhood business and shopping districts for a building style that appeared modern. Until the late 1920s, most banks and office buildings in Chicago neighborhoods were low in scale—only three to five stories in height—and were usually more purely Classical in style, resembling Italian Renaissance “palaces,” or decorated with Gothic-style ornament. Even those buildings with the same general scale as the West Town State Bank often kept the more traditional Classicism, including the Uptown Bank
The West Town State Bank is an eight-story limestone-clad office building located on Chicago's West Side at the intersection of W. Madison St. and N. Western Ave.
The West Town State Bank Building is an excellent example of the Art Deco architectural style. It has an angular, crisp-edged composition with a vertical emphasis, including a prominent penthouse tower facing Madison (top). Ornament consists of both geometric and foliate Art Deco-style detailing and abstracted Classical ornament, including pilasters and eagles.
Building and the Hyde Park Bank Building. In its more modern, “up-to-date” style and its verticality, the building is similar to downtown office buildings constructed during the late 1920s, including the Palmolive Building, the Chicago Board of Trade, and the 333 North Michigan Building. Among neighborhood high-rises, the Northwest Tower, although built solely as a rental office building and not containing a bank, is the most similar in its combination of large scale and Art Deco style.

Mundie & Jensen, the architects of the West Town State Bank Building, was the successor firm to Jenney & Mundie, one of the leading designers of office and commercial buildings in Chicago in the 1890s and early 1900s. William Bryce Mundie (1863-1939), a Canadian by birth, came to Chicago in 1884, where he became a draftsman in William Le Baron Jenney’s architectural office. He became a partner in the firm of Jenney & Mundie in 1891. After Jenney’s retirement in 1905, Mundie became senior partner in the successor firm of Mundie & Jensen with another former member of Jenney’s office, Elmer C. Jensen (1870-1955). Besides the West Town State Bank Building, Mundie & Jensen designed a variety of buildings in Chicago, including the Gothic-style Singer Building at 120 S. State St. (1925), the Classical-style Union League Club at 61 W. Jackson Blvd. (1925), the Kesner Building at 1-5 N. Wabash Ave. (1912), and the Clementson Co. manufacturing building at 3401 W. Division St. (1920), with its dramatically-scaled, brick-clad, corner tower. Outside of Chicago, the firm designed the City National Bank of Evansville, Indiana (1914) and the Illinois Memorial Building at Vicksburg, Mississippi (1917).

While under construction in 1929, a rendering of the West Town State Bank Building was published in American Architect. Although vacant for a number of years, the West Town State Bank Building remains a significant visual presence on Chicago’s West Side. It was color-coded “orange” by the Chicago Historic Resources Survey.

**The West Town State Bank and Neighborhood Banking in Chicago**

The West Town State Bank was established in 1913 and was one of many state-chartered neighborhood banks in Chicago. Because Illinois state law required all functions of a bank to be located in one location due to a prohibition of branch banks, a large number of banks were established in Chicago in the early 20th century to serve neighborhood banking needs, including mortgages, business loans, and checking and savings accounts for middle- and working-class residents. By 1928, over 190 neighborhood state banks in Chicago possessed 58.5 percent of all bank holdings in Chicago.

West Town was similar to most such neighborhood banks in its location at the intersection of two major commercial streets, Madison Street and Western Avenue. Its first home, a two-story Classical Revival-style building, located just east of Western at 2354 W. Madison St., was typical of the building scale of Chicago neighborhood business streets, which usually were lined with two- to four-story commercial buildings. Served by streetcars, these business streets provided the daily business and shopping needs of most Chicagoans, including
Mundie and Jensen designed the West Town State Bank Building, with William Bryce Mundie (top right) as the firm's senior partner. Other buildings designed by Mundie and Jensen include (clockwise from right) the Union League Club at 61 W. Jackson Blvd. (1925), the Singer Building at 120 S. State St. (1925), and the Clementson manufacturing building at 3401 W. Division (1920).
banking. Madison Street itself was a prominent commercial street for Chicago’s West Side, stretching from the heart of Chicago’s downtown “Loop” district to the city’s western boundary with Oak Park and lined with an almost continuous row of store buildings, banks, theaters, and other commercial establishments. In response to the 1909 Plan of Chicago’s suggestions concerning street improvements within the city, Western Avenue was widened in the 1920s to handle increasingly heavy automobile traffic.

It was during the 1920s, a period of tremendous growth for Chicago, that the scale of some of these business districts increased with the construction of larger-scale office buildings, many built by banks. These taller buildings, including the West Town State Bank Building, usually were located at or near major commercial intersections. At six to 12 stories in height, these neighborhood skyscraper buildings were not as tall as contemporary skyscrapers in Chicago’s Loop, but the contrast in scale between the existing low-scale commercial streetscape and these newer buildings was nevertheless quite dramatic. Prominent among these buildings, besides the West Town State Bank Building, are the Uptown Bank Building at Lawrence and Broadway (1924, Marshall & Fox; 1928 addition, Huszagh & Hill), the Northwest Tower at North, Damen, and Milwaukee Avenues (1928, Perkins, Chatten and Hammond), and the Hyde Park State Bank Building at 53rd St. and Lake Park Ave. (1928, Karl M. Vitzthum).

The West Town State Bank Building remains one of the best examples of a neighborhood bank building in Chicago, combining large scale and fine design and craftsmanship. It is the best surviving example on Chicago’s West Side.

**The West Town State Bank Building and African-American Radio in Chicago**

The West Town State Bank Building was completed in 1930 as Chicago slipped into economic depression. The bank itself, like many, was unable to withstand the worsening economy and was forced to close in 1931. The building itself was bought in 1936 by Marshall Field and remained an office building serving the Near West Side community area and housing a variety of tenants, including doctors, dentists, lawyers, insurance agents, investment brokers, and real estate agents. The former banking hall on the building’s first floor was converted into retail space, and Walgreen’s Drugs opened there in 1937.

Among the tenants brought in by new ownership were three radio stations—WCBD, WGES, & WSBC—which occupied second-floor office space left by the bank. Two of these stations, WSBC and WGES, in particular are significant for their pioneering broadcasts, hosted by pioneering African-American radio hosts Jack Cooper and Al Benson, that were targeted to African-American Chicagoans.

**Jack Leroy Cooper (1888 - 1970)** was born in Memphis, Tennessee, and came to Chicago in 1924 to work as assistant theatrical editor and columnist for the *Chicago Defender*, one of the United States’ leading African-American newspapers. He began as a radio broadcaster for
When completed in 1930, the West Town State Bank Building was part of the extensive commercial streetscape of West Madison Street, the West Side's most prominent shopping street. Top: A photograph from 1934 of W. Madison, looking east towards the bank building. Above: Today the building remains one of the few historic buildings along Madison.
The West Town State Bank Building is one of the finest tall, large-scale office buildings in one of Chicago's outlying neighborhoods. Among these are (clockwise from bottom right) the Uptown Bank Building at Lawrence and Broadway (1924, Marshall & Fox, with a 1928 four-story rooftop addition by Huszagh & Hill), the Manufacturers Bank Building at Ashland and Division (1925, Karl M. Vitzthum), and the Northwest Tower at North, Milwaukee, and Damen (1928, Perkins, Chatten, & Hammond).
In its verticality and use of the Art Deco architectural style, the West Town State Bank Building (above left) emulated the large-scale Art Deco-style skyscrapers being constructed in downtown Chicago during the late 1920s, including (above right) the 333 North Michigan Avenue Building (1928, Holabird & Root) and (right) the Palmolive Building (1929, Holabird & Root).
Chicago radio station WSBC in 1929, at a time when African-American radio announcers were extremely rare in the United States. Cooper’s “All-Negro Hour” was originally broadcast from the New Southern Hotel on S. Michigan Ave. (now demolished) before WSBC moved its studios to the West Town State Bank Building in 1936. By 1947, Cooper was very popular among Chicago’s growing African-American community, filling more than 1/3 of WSBC’s broadcast hours. Cooper’s shows were filled with music, comedy routines, newscasts drawn from the pages of the Chicago Defender, drama, celebrity interviews, and special features. He gave substantial airtime to many African-American bands and vocalists, including Duke Ellington, Earl Hines, Count Basie, Bessie Smith, Mahalia Jackson, Ella Fitzgerald, Louis Armstrong, and Fats Waller. He was a leader in broadcasting black gospel music in Chicago. June Sawyers, in her 1991 book, Chicago Portraits, calls Cooper “the nation’s first African-American radio personality ... [Chicago’s] first black sportscaster on radio, the first black newscaster on radio, and the first black executive of a radio station.”

Cooper also broadcast events of interest to the African-American community, including live coverage of the Bud Biliken parade in the late 1940s. His Missing Persons program, produced in cooperation with the Chicago Police Department, helped reportedly more than 20,000 African Americans find missing relatives and friends separated during moves from the South to new homes in the North. He was the first to regularly broadcast black-oriented newscasts, and he broadcast African-American baseball league games. Beginning in 1948, he hosted “Listen Chicago,” a public radio forum that brought together panels of public figures to discuss issues of importance to blacks. Guests on his show included Chicago alderman Robert Merriam, Ralph Metcalfe, athlete Jesse Owens, and Chicago NAACP president George Leighton, and topics included black women in business, law enforcement by citizens’ committees, civil rights legislation, and voting rights.

By combining entertainment, information, and public service programs, Cooper turned “black-appeal” radio broadcasting from a niche market into a major force in the radio industry in Chicago. He was so successful that he was voted Chicago’s top radio man in 1951. In his book, Entrepreneurs of Profit and Pride: From Black-Appeal to Radio Soul, writer Mark Newman stated, “Cooper innovated many of the programming ideas and practices that became standard in most black-appeal ventures coast to coast, in part because he set the example that others followed.” By the late 1940s, Cooper was so successful that his company, Jack L. Cooper Presentations, the office of which was located in the West Town State Bank Building, was supported by nearly 50 sponsors and broadcast about 40 hours of weekly air time on WSBC and three other Chicago radio stations. He retired from broadcasting in 1961.

In 1943, WGES, one of the other radio stations broadcasting from the West Town State Bank Building along with Cooper’s WSBC, hired former vaudeville actor Al Benson (1908-1978) to host their own show catering to African-Americans. Benson, a native of Mississippi whose real name was Arthur B. Leaner, influenced a generation of African-American disc jockeys by bringing a working-class African-American sensibility in speech and music to Chicago’s air waves. He introduced the city’s radio listeners to urban blues stars such as Muddy Waters and made rhythm and blues music an important part of his broadcasts. Historian Norman Spaulding noted that Benson “introduced southern lower-class street language and played an early urban blues that revolutionized Chicago’s Black radio programming. Benson
The West Town State Bank Building was the location of radio station WSBC, where Jack L. Cooper was a pioneering African-American radio host in the 1930s and 1940s. Right: A publicity photo of Cooper, date not known. Below: Cooper (right) interviewing boxer Joe Louis (left).
Al Benson was a disc jockey with radio station WGES, also located in the West Town State Bank Building, beginning in 1943. Benson popularized urban blues through his radio broadcasts. Left: Benson in 1951. Below: Benson with singer Smokey Robinson after receiving an award for lifetime achievement at a banquet in his honor in 1974.
influenced a generation of Black jockeys who improvised street talk and played the new urban blues and rhythm and blues.”

Benson also was involved with the African-American civil rights struggle in the post-World War II era, using the radio to call for anti-discrimination programs. In the late 1950s he dropped copies of the United States Constitution from a rented airplane on the Mississippi state capitol in Jackson to protest segregation. Also in the 1950s he rallied support for a protest against a Chicago golf course that excluded blacks. Benson retired from radio in 1964.

In 1974, Benson was honored for his career with a grand ball at the Sheraton-Chicago Hotel, attended by many entertainers, record company executives, disc jockeys and former sponsors. Television producer Franklin McCarthy, organizer of the tribute, stated, “We owe this man a great deal. For without his many accomplishments and interests, many of us would have never had the opportunity to venture into our very rewarding careers.” At the ball, singer and record company executive Smokey Robinson presented the Al Benson Foundation with a $2,000 check, donated by Motown Industries’ chairman Berry Gordy, in recognition for what he had done to help African-Americans in the entertainment business.

In 1947 the African-American magazine *Ebony* found only 16 African-American disc jockeys working among the more than 3,000 disc jockeys nationwide. The Chicago area stood as an important center of African-American radio, with four of those 16 disc jockeys: Cooper at WSBC, Benson at WGES, Bill Branch on WEAW in Evanston, and Eddie Honesty at WJOB in Hammond, Indiana.

**CRITERIA FOR DESIGNATION**

According to the Municipal Code of Chicago (Sect. 2-120-620 and -630), the Commission on Chicago Landmarks has the authority to make a preliminary recommendation of landmark designation for a building, structure, object, or district if the Commission determines it meets two or more of the stated “criteria for landmark designation,” as well as possesses a significant degree of its historic design integrity.

The following should be considered by the Commission on Chicago Landmarks in determining whether to recommend that the West Town State Bank Building 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 West Town State Bank Building is a significant example of the neighborhood bank buildings that were important buildings and institutions in the growth and development of Chicago’s outlying business districts. It remains the best and most prominent surviving neighborhood bank building on Chicago’s West Side.
AMAZING LISTENER LOYALTY PROVEN IN INDEPENDENT SURVEY . . .

From one of Chicago's largest clothing and furniture retailers with over 60,000 active accounts — 95% Negro — 200 customers were selected at random for this survey. They were asked three questions. No premiums were offered—there was no remuneration of any kind. They were asked to answer of their own free will. Here are the sensational results!

Jack L. Cooper Presentations are the only truly effective medium for the sale-producing delivery of your advertising message in Chicago's profitable Negro market. Use them regularly . . . the cost is low . . . the results dependable . . . often spectacular!

By 1948, Cooper's programming — more than forty hours a week on four Chicago radio stations — was a proven means for advertisers to

An ad from 1948 for Jack L. Cooper Radio Presentations, the office of which was in the West Town State Bank Building.
A rendering of the West Town State Bank Building, published in the August 5, 1929 issue of *The American Architect*. 
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.

- The West Town State Bank Building is significant in the history of African-American radio programming in Chicago for its historic associations with the careers of pioneering African-American radio hosts Jack L. Cooper and Al Benson, both of whom broadcast from radio stations housed in the building.

- Jack L. Cooper, broadcasting on radio station WSBC, was a “black-appeal” radio pioneer and considered the nation’s first African-American radio personality with a broadcast supported entirely by advertising.

- Al Benson, broadcasting on radio station WGES, helped popularize urban rhythm and blues music and influenced a generation of African-American disc jockeys.

Criterion 4: Important Architecture

Its exemplification of an architectural type or style distinguished by innovation, rarity, uniqueness, or overall quality of design, detail, materials, or craftsmanship.

- The West Town State Bank Building is an important example of a neighborhood office mid-rise “skyscraper,” a visually important building type in the development of Chicago’s outlying business districts.

- It exemplifies the Art Deco style with its vertical design and abstract Classical and geometric ornament and exhibits fine craftsmanship in its detailing and use of materials, including gray limestone.

Criterion 7: Unique Visual Feature

Its unique location or distinctive physical appearance or presence representing an established and familiar visual feature of a neighborhood, community, or the City of Chicago.

- Through its overall scale and design, the West Town State Bank Building is a visually dominant building in the Near West Side community area. It is the tallest and most striking building remaining along Madison Street, once the West Side’s most prominent commercial street.

Integrity Criteria

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.

The West Town State Bank Building retains very good exterior physical integrity, displaying through its siting, scale, and overall design its historic relationship to the surrounding Near West
Side community. It retains its historic exterior form, materials and detailing. The building has sustained minor exterior modifications, including a remodeled building entrance and storefronts within the original limestone-and-granite surrounds. Because the building is vacant, the main entrance and storefronts, plus some upper-floor windows, are boarded up. Inside the building, the original banking room on the first floor was converted to storefronts after the closing of the West Town State Bank in 1931.

**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.

Based on its preliminary evaluation of the West Town State Bank Building, the Commission staff recommends that the significant features be identified as:

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

**Selected Bibliography**

ACKNOWLEDGMENTS

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Bob Thall for the Commission on Chicago Landmarks: p. 10 (top left).
From Chicago Yesterday: p. 10 (bottom).
From Entrepreneurs of Profit and Pride: p. 12.
From Jet, June 27, 1974: p. 13 (bottom).
From “On the Air with Jack L. Cooper:” p. 15.
From American Architect, August 5, 1929: p. 16.

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This Preliminary Summary of Information is subject to possible revision and amendment during the designation proceedings. Only language contained within the City Council’s final landmark designation ordinance should be regarded as final.
COMMISSION ON CHICAGO LANDMARKS

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