

**Community Planning & Economic Development
Planning Division**
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City of Minneapolis
*Department of Community Planning
& Economic Development - CPED*

MEMORANDUM

TO: Heritage Preservation Commission
FROM: John Smoley, Ph.D., 612-673-2830
DATE: May 1, 2012
RE: National Register of Historic Places Nomination – Northwestern National Life Insurance Company Home Office, 430 Oak Grove Street, Minneapolis, MN

Background

On March 12, 2012, the Minnesota Deputy State Historic Preservation Officer (SHPO) sent the Minneapolis Heritage Preservation Commission a letter requesting comments on the nomination of the Northwestern National Life Insurance Company Home Office to the National Register of Historic Places by Hess, Roise, and Company (Attachment B). The property is located at 430 Oak Grove Street in the Loring Park neighborhood. The building was constructed in 1923 and 1924 by J.L. Robinson and designed by Hewitt and Brown. More recently the property has been known as the Loring Park Office Building.

As a Certified Local government, the Commission is required by federal law to participate in the National Register nomination process as follows:

- Afford the public a reasonable opportunity to comment on the nomination;
- Prepare a report as to whether or not the subject property is eligible for National Register listing; and
- Have the chief local elected official (the Mayor) submit this report and his/her recommendation to the Minnesota State Historic Preservation Officer within sixty days of notice from the SHPO.¹

¹ More than a simple comment letter, this report provides the City with significant decision making power in the matter. If both the commission and the chief local elected official recommend that the subject property does not meet the criteria for listing in the National Register, the SHPO shall take no further action, unless within thirty days of the receipt of such recommendation by the SHPO an appeal is filed with the State. If such an appeal is filed, the State shall follow the procedures for making nomination pursuant to established procedures. Even then, the City's report and recommendations are included with the nomination submitted by the State to the Keeper of the National Register.

The Owner has retained Hess, Roise, and Company to nominate the subject property to the National Register of Historic Places to enable the rehabilitation to qualify for state and federal historic preservation tax credits. These credits would fund 40% of the cost of the rehabilitation of the property. Federal and state historic preservation tax credits are available to income-producing properties listed in the National Register of Historic Places if:

1. the work is a substantial rehabilitation (an amount greater than the pre-rehabilitation cost of the building);
2. the work meets the *Secretary of the Interior's Standards for Rehabilitation*; and
3. the property's historic character is maintained for five years.

A copy of the nomination is attached (Attachment B).

Nomination Review

To be eligible for listing in the National Register of Historic Places, a property must be significant within a given context and retain its integrity, defined as its ability to communicate that significance.

Significance

Hess, Roise, and Company has conducted extensive research into the history of the Northwestern National Life insurance Company. The research team consulted numerous sources to develop a long, detailed narrative, beginning in 1880 from the origins of the company's predecessor until Northwestern's sale to ING in 1999. The nomination states that the subject property possesses statewide significance under National Register criterion A (events) due to it being the home of Minnesota's once largest life insurance company during a key era of its evolution. The nomination also states that the subject property is locally significant under National Register criterion C (architecture) due to it being designed in the Beaux Arts style by architect Edwin Hewitt.

Demonstrating that an insurance company, much less an insurance company's office building, is historically significant to an entire state is a challenging endeavor, and Hess, Roise, and Company should be credited for their efforts in this respect. But their argument does not demonstrate that the company or the building in question meet's the National Register's significance standards.

To be significant under criterion A, a property must be associated with at least one of these two categories of events:

1. a specific event marking an important moment in American pre-history or history; or
2. a pattern of events or a historic trend that made a significant contribution to the development of a community, a state, or the nation.

The nomination identifies no significant event or events that the Northwestern National Life Insurance Company or its building at 430 Oak Grove Street were part of. The nomination does

do a good job of identifying major trends in the company's history, but these were more emblematic of insurance practices in general, and they do not constitute a significant contribution to the development of the city, state, or nation.

The Northwestern National Life Insurance Company's practices have not historically distinguished it from other insurance companies much less made significant contributions to the development of the city, state, or nation. By 1885 city directories indicate that Minneapolis' insurers were already marketing five different types of insurance, one of which was life insurance. The Northwestern Aid Association, as the Northwestern National Life Insurance Company was then known, was far less complex or foresighted. It initially offered only burial insurance. The most aggressive, prescient decisions made by the company, according to the nomination, involve purchasing faltering companies and constructing new company buildings in Minneapolis. When the life insurance industry became embroiled in ethics scandals in the first decade of the twentieth century, Northwestern Mutual did too. Northwestern's insurance in force doubled from 1916 to 1919 thanks to wartime federal insurance practices, but these practices also brought tremendous numbers of new policies to other insurance companies. When insurance companies nationwide experienced a boom during the Great Depression, the 1940s, and the 1950s, Northwestern Mutual did also. A section on technological improvements in the nomination notes that Northwestern "...kept up with advances in technology that were changing the internal operations of insurance companies," by acquiring new computers that could perform calculations more quickly than humans and older computers. This cost-saving move is admirable, but not historically significant. Clearly, the company was successful, enough so to last for over a century, but financial success alone does not meet the National Register's significance thresholds.

In terms of architectural significance, staff does not dispute that Edwin Hewitt has been recognized as a master architect by both architectural critics as well as local and national registers of historic places. The Beaux Arts style of architecture has received similar recognition. The significance of this architect and architectural style, however, are better represented by other local structures, as discussed in the section on context below.

Context

The significance of a property must be judged within the appropriate historic context. The nomination indicates that the subject property possesses statewide significance in the field of commerce, but very little of the nomination deals with the history of commerce and insurance in Minnesota. It is clear, however, that commercial enterprises and financial institutions in Minneapolis and the state in general preceded Northwestern's genesis by several decades. Even within the field of insurance, specifically, Northwestern's founding does not appear exceptional.

The Northwestern National Life Insurance Company was not Minnesota's first insurance company or even its first life insurance company. Indeed, the 1885 Minneapolis City Directory (the year in which Northwestern's predecessor was founded) lists nearly one hundred local, national, and international insurance companies offering policies to Minneapolitans. Several of

these insurance companies were already known as Northwestern (Northwestern National of Milwaukee, Northwestern Commercial Association, and Northwestern Mutual Endowment), and a number were already locally headquartered (to include the Millers' and Manufacturer's Mutual of Minneapolis; Minnesota Farmer's Mutual Fire Insurance Association; Saint Paul F&M; and Minnesota Mutual Benefit Association).

In terms of longevity, the nomination clearly indicates that Northwestern National has a long, storied history of perseverance, but the company did not survive a 1999 purchase by ING. St. Paul's Securian (known at times as Minnesota Mutual and Minnesota Life) was founded before Northwestern and continues to operate to this day. The Northwestern National Life Insurance Company may have been Minnesota's largest life insurance company for a period of time, but the nomination does not describe how this size made the company historically significant.

Even if the Northwestern National Life Insurance Company was considered significant at any level within a given context, 430 Oak Grove is not the best remaining example of the company's productive life. Ask Minneapolitans where the Northwestern National Life Insurance Building is located, and you will undoubtedly get directed to the monumental building at 20 Washington Avenue South, designed by Minoru Yamasaki, architect of the World Trade Center in New York. This anchor of the Gateway district served as the company's home for its final thirty-five years, a period that brought sufficient success to fund the construction of two adjacent office buildings, both designed by Yamasaki: 100 Washington Avenue South and 111 Washington Avenue South, constructed in 1981 and 1987 respectively.

The nomination states that 430 Oak Grove Street is significant for its Beaux Arts style of architecture. This style of architecture has been well-recognized in local and national registers of historic places. Outside of historic districts, twelve buildings have already been locally designated for their representation of the Beaux Arts style and the stylistically similar, if more restrained, Classical Revival style. Seven of these are also listed in the National Register of Historic Places. No evidence in the nomination suggests that 430 Oak Grove Street is more emblematic of the Beaux Arts style than these previously-listed properties.

Classical Revival/Beaux-Arts Style Landmarks in Minneapolis
Adath Jeshurun Synagogue
Farmers and Mechanics Savings Bank (also listed in the National Register)
Shubert Theater (also listed in the National Register)
Pantages Theater (auditorium)
Old Walker Library (also listed in the National Register)
First Church of Christ Scientist (also listed in the National Register)
Hennepin Theatre
Basilica of St. Mary (also listed in the National Register)
Frank and Karen Brooberg House
Northwestern Knitting Company Factory (also listed in the National Register)
Loring Theater
Fire Station 28 (also listed in the National Register)

The nomination also states that the building is significant for its association with architect Edwin Hewitt. Three buildings have already been designated as Minneapolis Landmarks for their representation of Hewitt’s productive life. One of these building’s was Hewitt’s personal residence. All of these buildings have been listed in the National Register of Historic Places, as have three Hewitt and Brown buildings in the city’s Warehouse Historic District and one in the city’s Washburn-Fair Oaks Historic District. No evidence in the nomination suggests that 430 Oak Grove Street is more emblematic of Edwin Hewitt’s productive life than these previously-listed properties.

Locally Designated Buildings Designed by Hewitt and Brown
Architects and Engineers Building (also listed in the National Register)
Eugene J. Carpenter House (also listed in the National Register)
Edwin H. Carpenter House (also listed in the National Register)
Alpha Delta Phi Fraternity (1725 University Avenue Southeast, Greek Letter Chapter House Historic District)
Gurley Candy Company Factory (129 Second Street North, Warehouse Historic District, also listed in the National Register)
Northern Bag Company (700 Washington Avenue North, Warehouse Historic District, also listed in the National Register)
Loose Wiles Biscuit Company (701 Washington Avenue North, Warehouse Historic District, also listed in the National Register)
George Christian House (Hennepin History Museum, 2303 3rd Avenue South, Washburn-Fair Oaks Historic District)
Charles Pillsbury Residence (100 22 nd Street East, Washburn-Fair Oaks Historic District, also listed in the National Register)

The nomination suggests that the building’s Beaux Arts style of architecture is significant given Hewitt’s training at Paris’ Ecole des Beaux Arts, yet Hewitt designed relatively few Beaux Arts buildings in Minneapolis and Saint Paul. Of the thirteen Hewitt and Brown buildings and substantial additions that earned mention in Larry Millett’s *A.I.A. Guide to the Twin Cities*, only one (the subject property) was designed in the Beaux Arts style, and only two others were designed in the style’s more restrained relative, Classical Revival. Millett identified two of Hewitt and Brown buildings as exceptionally significant: the Lester and Josephine Brooks House and the Hennepin Avenue United Methodist Church. Neither were designed in the Beaux Arts style (the former being an amalgam of Prairie, Arts and Crafts, and Renaissance Revival styles and the latter having been designed in the English Gothic style).

Indeed, Hewitt’s work in styles besides Beaux Arts seem to be better remaining examples of his expertise. The Hennepin Avenue United Methodist Church, designed in an English Gothic style and the Art Deco Northwestern Bell Telephone Building are highly distinctive Hewitt and Brown-designed buildings whose style and workmanship routinely lead building professionals to assume that they’re locally and nationally listed landmarks. Other very well-known yet undesignated Minneapolis buildings designed by Hewitt and Brown include the Minneapolis Club, the Cathedral Church of St. Mark, Dunwoody Institute, and Westminster Presbyterian Church. None are designed in the Beaux Arts style, nor are the three notable works designed

by Hewitt and Brown that Alan Lathrop recognizes in his *Minnesota Architects* (Lathrop noted the Cathedral Church of St. Mark, the Hennepin Avenue United Methodist Church, and the Architects and Engineers Building). If the Beaux Arts style is most emblematic of Hewitt's contributions to architecture, given his training, the nomination should address why he designed relatively few buildings in the Beaux Arts style and why his most lauded works were not designed in that style.

Integrity

The National Register of Historic Places divides integrity into seven aspects: location, design, setting, materials, workmanship, feeling, and association. Possessing several, and usually most of these aspects allows resources to successfully communicate their historical significance within a given context. While the evaluators describe the property in detail, their analysis does not discuss changes recently approved for the building. Building permits for over nineteen million dollars worth of demolitions and alterations were recently pulled by the owner's representatives. Since the building is not locally designated, city staff has no way to require the applicant to have these changes be reviewed to ensure they will not damage the building's ability to communicate its historical significance. Recently approved changes include gutting the building's basement and historically significant (as indicated in the nomination) annex to construct a parking garage; adding mechanical equipment, elevator penthouses, stairways, grills, and railings to the top of the building to construct a rooftop terrace; and conducting extensive interior alterations to convert the building from offices to residences. Fortunately, the nomination indicates that much of the interior was modified after the period of significance, but such assertions are difficult to verify once alterations have begun.

Staff Recommendation:

The Applicant team has prepared an extensive nomination, but one that has yet to demonstrate that the property is eligible for listing in the National Register of Historic Places. Staff encourages the applicant to continue this investigation to ensure that it will be considered by the State Review Board, and to halt alterations to the building until the National Register nomination process and historic preservation tax credit rehabilitation review (parts I and II) are complete. The Department of Community Planning and Economic Development – Planning Division recommends that the Heritage Preservation Commission adopt this report and direct staff to transmit a letter summarizing the report to the State Historic Preservation Officer.