C: John Smoley
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Minnesota
Historical Society

RECEIVED
MAR 14 2012

March 12, 2012

Mr. Chad Larsen, Chair
Minneapolis Heritage Preservation Commission
250 So. 4th Street
Room 110
Minneapolis, Minnesota 55415

RE: Certified Local Government Comment on the nomination of: Northwestern National Life Insurance Company Home Office, 430 Oak Grove Street, Minneapolis, Hennepin County to the National Register of Historic Places

Dear Mr. Larsen:

The above referenced property may be considered by the State Review Board for nomination to the National Register of Historic Places on May 22, 2012. Because the City of Minneapolis has been granted Certified Local Government (CLG) Status under the provisions of 36 CFR 61.5 and the Minnesota State Historic Preservation Office's "Procedures for Applying For and Maintaining Certified Local Government Status," the nomination (copy enclosed) is being sent to the Office of the Mayor and to the Heritage Preservation Commission for review at this time.

This nomination is classified as both a historical nomination and an architectural nomination. After allowing a reasonable opportunity for public comment, the Commission may prepare a report indicating its opinion as to whether the property meets the National Register Criteria (copy enclosed). At least one Commission member who meets the Federal Standards for History, and one Commission member who meets the Federal Standards for Historic Architecture or Architectural History (see Appendix A of the state CLG procedures) should participate in formulating that opinion.

If the Heritage Preservation Commission does not include members who meet the Federal Standards, the city may choose not to comment on this nomination through the CLG review process (in which case please advise the Preservation Office of that choice), or the Heritage Preservation Commission may obtain the opinions of qualified professionals in the subject areas and consider these opinions in its recommendations. The comment must include both the credentials and opinion of the consulted professionals. If the city chooses not to comment under the CLG process outlined above, comments on a nomination may be submitted to the Preservation Office in as much as any interested party may submit comments.

Minnesota Historical Society, 345 Kellogg Boulevard West, Saint Paul, Minnesota 55102
651-259-3000 • 888-727-8386 • www.mnhs.org

The Mayor may transmit the report of the Heritage Preservation Commission together with his comments on the eligibility of the property to Barbara Mitchell Howard, Deputy State Historic Preservation Officer, at 345 Kellogg Blvd. W., St. Paul, MN 55102. This response must be received before the close of business on May 18, 2012. Pursuant to the National Historic Preservation Act, if both the Heritage Preservation Commission and the Mayor determine that the property does not meet the criteria, the nomination will not be further considered unless an appeal is filed with the state office.

We should note that the standard notification of State Review Board consideration of this property has been sent to the owner. Appropriate officials will be notified approximately one month before the scheduled meeting.

If you have any questions, please do not hesitate to contact me.

Sincerely,

Barbara Howard

Barbara Mitchell Howard
Deputy State Historic Preservation Officer

enc.: National Register Program
National Register Criteria
Copy of National Register Nomination

THE NATIONAL REGISTER OF HISTORIC PLACES PROGRAM

The National Register of Historic Places is the official list of historic properties recognized by the Federal Government as worthy of preservation for their significance in American history, architecture, archaeology, engineering and culture. The National Register was created in 1966 and is part of a national program to coordinate and support public and private efforts to identify, evaluate, and protect our significant historic places under the provisions of the National Historic Preservation Act. The National Park Service provides oversight for the program under the Secretary of the Interior. The program is managed by the professional staff of the National Register in Washington, DC, State Historic Preservation Officers, and the Preservation Officers in Federal Agencies. Contact the State Historic Preservation Office for a brochure describing the National Register program. For online information go to:

http://www.nps.gov/history/nr/national_register_fundamentals.htm
http://www.nps.gov/history/nr
http://www.mnhs.org/shpo
http://nrhp.mnhs.org/

For further information, refer to, 36 CFR (Code of Federal Regulations) 60. For online information go to: http://www.nps.gov/history/nr/regulations.htm

LISTING IN THE NATIONAL REGISTER PROVIDES BENEFITS TO HISTORIC PROPERTIES:

Eligibility for Federal Tax Provisions: Since 1976, the Federal Internal Revenue Code has contained a variety of incentives to encourage capital investment in historic buildings and to spur revitalization of historic properties. These incentives include a 20% investment tax credit to encourage the preservation of historic commercial, industrial, and rental residential buildings listed on the National Register by allowing favorable tax treatments for rehabilitation. Owners of National Register properties who choose to participate in the preservation tax incentive program must follow the Secretary of the Interior's Standards for Rehabilitation and receive approval by the National Park Service of the rehabilitation project in order to receive the tax credit.

A 10% rehabilitation tax credit applies only to non-historic, non-residential buildings built before 1936. The 10% credit and the 20% credit are mutually exclusive. Buildings listed on the National Register are eligible only for the 20% tax credit. Owners of non-historic buildings in historic districts may claim a 10% credit only if they file a Part 1 Historic Preservation Certification Application with the National Park Service and receive a determination that the building does not contribute to the district and is not a certified historic structure. Contact the State Historic Preservation Office for a brochure describing the Preservation Tax Incentives. For online information go to:

http://www.nps.gov/history/hps/tps/tax
http://www.nps.gov/history/hps/tps/tax/IRS.htm
http://www.nps.gov/history/hps/tps/tax/incentives

For further information on building certification requirements, refer to 36 CFR (Code of Federal Regulations) 67. For online information go to: http://www.nps.gov/history/hps/tps/tax/IRS.htm

Eligibility for State Tax Provisions: The Minnesota Rehab Tax Credit was signed into law in April 2010. The state rehab tax credit mirrors the 20% federal historic preservation tax credit and must be used in conjunction with the federal credit. Property owners who are undertaking a historic rehabilitation project are eligible to receive a state income tax credit up to 20% of qualifying rehabilitation expenses. Owner may elect to receive a grant in lieu of a credit equal to 90% of the allowable credit. For online information go to: http://www.mnhs.org/shpo/grants/MNHistoricStructureRehabilitationStateTaxCredit.htm

Easement Donations: The Federal Internal Revenue Code also provides for Federal income, estate, and gift tax deductions for charitable contributions or partial interests in real property (land and buildings). Taxpayers' gifts of qualified interest may be "exclusively for conservation purposes." For online information go to: http://www.nps.gov/history/hps/tps/tax

Because tax aspects outlined above are complex, individuals should consult legal counsel or the appropriate Internal Revenue Service office for assistance in determining the tax consequences of the above provisions. Colleen Gallagher is the IRS representative who serves taxpayers in Minnesota. She can be contacted at 651/726-1480 or at colleen.k.gallagher@irs.gov

Consideration in planning for Federal, federally licensed, and federally assisted projects: Section 106 of the National Historic Preservation Act requires federal agencies to take into account the effects of their actions on historic properties listed on or determined eligible for the National Register. Regulations of the Advisory Council on Historic

Preservation, an independent Federal agency, guide this consultation process, which is intended to assure that the value of the historic property is considered in project planning. For online information go to: http://www.achp.gov

For further information on the Advisory Council, refer to 36 CFR (Code of Federal Regulations) Part 800. For online information go to: http://www.achp.gov/regs-rev04.pdf

Qualification for Federal grants for historic preservation: Presently, funding levels are inadequate for these grants to be available.

Consideration in planning for State, state licensed, and state assisted projects: Minnesota Statues Chapter 138 requires that state departments and agencies have the responsibility to protect the physical features and historical character of properties listed in the National Register by consulting with the Minnesota Historical Society before carrying out any undertaking, or funding, or licensing an undertaking by other parties to determine appropriate treatments and to seek ways to avoid and mitigate any adverse effects on listed properties. For further information, refer to Minnesota Statutes Chapter 138.665 and 138.666. The statutes are online at:

http://www.revisor.leg.state.mn.us/statutes/?id=138.665
http://www.revisor.leg.state.mn.us/statutes/?id=138.666

Consideration before demolition: The rules of the Minnesota Environmental Quality Board (EQB) require preparation of an Environmental Assessment Worksheet (EAW) by the responsible unit of government for any proposed demolition of a property listed in the National Register. For further information on the Environmental Quality Board refer to Minnesota Rules Parts 4410.0200, 4410.1000 and 4410.4300 subpart 31 or call 651/201-2477. For online information go to:

https:/www.revisor.mn.gov/rules/?id=4410
https://www.revisor.mn.gov/rules/?id=4410.4300

ADDITIONAL INFORMATION ABOUT THE NATIONAL REGISTER PROCESS AND THE MEANING OF LISTING:
Listing on the National Register does not mean that the Federal Government wants to acquire the property, place restrictive covenants on the land, or dictate the color or materials used on individual buildings. State and local ordinances, local historical commissions, or laws establishing restrictive zoning, special design review committees, or review of exterior alterations, are not a part of the National Register.

Historic properties of national, state, or local significance under private or local/state government ownership may be nominated by the State Historic Preservation Office. Property owners, historical consultants and Preservation Office staff may prepare nominations. The Federal agency's Federal Preservation Officer nominates properties under Federal ownership to the National Register. For online information go to:
http://www.achp.gov/fpoagencyinfo.html

Tribal Historic Preservation Offices (THPO) perform the same type of preservation activities as those performed by State Historic Preservation Offices. These activities, however, are associated with historic properties located on Tribal Lands. Contact the State Historic Preservation Office for a list of Tribal Historic Preservation Offices in Minnesota. For online information go to:
http://www.achp.gov/thpo.html

Procedures have been developed to certify local governments (CLG). The mayor and the heritage preservation commission as the CLG may comment on a property being nominated in their city. If both the mayor and the heritage preservation commission determine that the property does not meet National Register criteria, the nomination will not be considered unless an appeal is filed with the Preservation Office. For a list of certified local governments, contact the Preservation Office.

Minnesota Historical Society
State Historic Preservation Office
345 Kellogg Blvd West
St. Paul, Minnesota 55102
651-259-3450
Fax: 651-282-2374
mnshpo@mnhs.org
http://www.mnhs.org/shpo

September 1, 2004, June 8, 2005, June 27, 2005, June 7, 2006, November 13, 2008, August 13, 2010; April 11, 2011

NATIONAL REGISTER CRITERIA FOR EVALUATION

The quality of significance in American history, architecture, archaeology, engineering, and culture is present in districts, sites, buildings, structures, and objects that possess integrity of location, design, setting, materials, workmanship, feeling, and association and

(a) that are associated with events that have made a significant contribution to the broad patterns of our history; or

(b) that are associated with the lives of persons significant in our past; or

(c) that embody the distinctive characteristics of a type, period, or method of construction, or that represent the work of a master, or that possess high artistic values, or that represent a significant and distinguishable entity whose components may lack individual distinction; or

(d) that have yielded, or may be likely to yield, information important in prehistory or history.

CRITERIA CONSIDERATIONS. Ordinarily cemeteries, birthplaces, or graves of historical figures, properties owned by religious institutions or used for religious purposes, structures that have been moved from their original locations, reconstructed historic buildings, properties primarily commemorative in nature, and properties that have achieved significance within the past 50 years shall not be considered eligible for the National Register. However, such properties will qualify if they are integral parts of districts that meet the criteria or if they fall within the following categories:

(a) a religious property deriving primary significance from architectural or artistic distinction or historical importance; or

(b) a building or structure removed from its original location but which is significant primarily for architectural value, or which is the surviving structure most importantly associated with a historic person or event; or

(c) a birthplace or grave of a historical figure of outstanding importance if there is no other appropriate site or building directly associated with their productive life; or

(d) a cemetery which derives its primary significance from graves of persons of transcendent importance, from age, from distinctive design features, or from association with historic events; or

(e) a reconstructed building when accurately executed in a suitable environment and presented in a dignified manner as part of a restoration master plan, and when no other building or structure with the same association has survived; or

(f) a property primarily commemorative in intent if design, age, tradition or symbolic value has invested it with its own historical significance; or

(g) a property achieving significance within the past 50 years if it is of exceptional importance.

United States Department of the Interior
National Park Service

National Register of Historic Places Registration Form

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form.* If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions. **Place additional certification comments, entries, and narrative items on continuation sheets if needed (NPS Form 10-900a).**

1. Name of Property

historic name Northwestern National Life Insurance Company Home Office

other names/site number

2. Location

street & number 430 Oak Grove Street [N/A] not for publication

city or town Minneapolis [N/A] vicinity

state Minnesota code MN county Hennepin code 053 zip code 55403

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended,

I hereby certify that this ___ nomination ___ request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60.

In my opinion, the property ___ meets ___ does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:

___ national ___ statewide ___local

Signature of certifying official/Title Date

State or Federal agency/bureau or Tribal Government

In my opinion, the property ___ meets ___ does not meet the National Register criteria.

Signature of commenting official Date

Title State or Federal agency/bureau or Tribal Government

4. National Park Service Certification

I hereby certify that this property is:

___ entered in the National Register ___ determined eligible for the National Register

___ determined not eligible for the National Register ___ removed from the National Register

___ other (explain:)

Signature of the Keeper Date of Action

5. Classification

Ownership of Property
(Check as many boxes as apply.)

- [X] private
- [ ] public - Local
- [ ] public - State
- [ ] public - Federal

Category of Property
(Check only **one** box.)

- [X] building(s)
- [ ] district
- [ ] site
- [ ] structure
- [ ] object

Number of Resources within Property
(Do not include previously listed resources in the count.)

Contributing	Noncontributing	
1	N/A	buildings
		sites
		structures
		objects
1	N/A	**Total**

Name of related multiple property listing
(Enter "N/A" if property is not part of a multiple property listing)

N/A

Number of contributing resources previously listed in the National Register

N/A

6. Function or Use

Historic Functions
(Enter categories from instructions.)

COMMERCE-TRADE / business

Current Functions
(Enter categories from instructions.)

VACANT

7. Description

Architectural Classification
(Enter categories from instructions.)

BEÀUX ARTS

Materials
(Enter categories from instructions.)

foundation: CONCRETE
walls: STONE
BRICK; CONCRETE
roof: SYNTHETIC
other:

Narrative Description

(Describe the historic and current physical appearance of the property. Explain contributing and noncontributing resources if necessary. Begin with **a summary paragraph** that briefly describes the general characteristics of the property, such as its location, setting, size, and significant features.)

Summary Paragraph

See continuation sheet.

Narrative Description

See continuation sheet.

8. Statement of Significance

Applicable National Register Criteria
(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing.)

[X] A Property is associated with events that have made a significant contribution to the broad patterns of our history.

[ ] B Property is associated with the lives of persons significant in our past.

[X] C Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.

[ ] D Property has yielded, or is likely to yield, information important in prehistory or history.

Criteria Considerations
(Mark "x" in all the boxes that apply.)

Property is:

[ ] A Owned by a religious institution or used for religious purposes.

[ ] B removed from its original location.

[ ] C a birthplace or grave.

[ ] D a cemetery.

[ ] E a reconstructed building, object, or structure.

[ ] F a commemorative property.

[ ] G less than 50 years old or achieving significance within the past 50 years.

Areas of Significance
(Enter categories from instructions.)

COMMERCE

ARCHITECTURE

Period of Significance
1924–1962

Significant Dates
1924

1946

Significant Person
(Complete only if Criterion B is marked above.)

Cultural Affiliation

Architect/Builder
Brown, Edwin H.

Hewitt, Edwin H.

Period of Significance (justification)
The period of significance begins in 1924, the year of the building's completion and when Northwestern National began its occupation of it, and ends with 1962, the fifty-year cut-off point.

Criteria Considerations (explanation, if necessary)

Statement of Significance Summary Paragraph (Provide a summary paragraph that includes level of significance and applicable criteria.)

See continuation sheet.

Narrative Statement of Significance (Provide at least **one** paragraph for each area of significance.)

See continuation sheet.

Developmental history/additional historic context information (if appropriate)

9. Major Bibliographical References

Bibliography (Cite the books, articles, and other sources used in preparing this form.)

See continuation sheet.

Previous documentation on file (NPS):

____preliminary determination of individual listing (36 CFR 67 has been requested)
____previously listed in the National Register
____previously determined eligible by the National Register
____designated a National Historic Landmark
____recorded by Historic American Buildings Survey #_____
____recorded by Historic American Engineering Record #_____
____recorded by Historic American Landscape Survey #_____

Primary location of additional data:

____State Historic Preservation Office
____Other State agency
____Federal agency
____Local government
____University
_X_Other
Name of repository: Special Collections, Hennepin County Central Library, Minneapolis

Historic Resources Survey Number (if assigned):

10. Geographical Data

Acreage of Property 0.86 acres
(Do not include previously listed resource acreage.)

UTM References
(Place additional UTM references on a continuation sheet.)

	Zone	Easting	Northing		Zone	Easting	Northing
1	15	477483	4979428	3			
2				4			

Verbal Boundary Description (Describe the boundaries of the property.)
The property consists of Lots 31, 32, 33, and the northwesterly 67.4' of Lot 30 measured on Oak Grove Street except for the portion taken for the streets of Auditor's Subdivision No. 18 in Minneapolis.

Boundary Justification (Explain why the boundaries were selected.)
The boundaries include the city blocks on which the Home Office and its Annex were constructed. It also includes a small parking lot to the northeast surrounded by a garden wall that has historically been associated with the Home Office since its construction.

11. Form Prepared By

name/title Stephanie K. Atwood, Penny A. Petersen, and Charlene K. Roise

organization Hess, Roise and Company date February 2012

street & number 100 North First Street telephone (612) 338-1987

city or town Minneapolis state MN zip code 55401

e-mail roise@hessroise.com

Additional Documentation

Submit the following items with the completed form:

- **Maps:** A **USGS map** (7.5 or 15 minute series) indicating the property's location.

  A **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.

- **Continuation Sheets**

- **Additional items:** (Check with the SHPO or FPO for any additional items.)

Photographs:

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map.

See continuation sheet.

Property Owner:

(Complete this item at the request of the SHPO or FPO.)

name 430 Oak Owner LLC c/o Kraus-Anderson Realty Company

street & number 525 South Eighth Street telephone (612) 396-6453

city or town Minneapolis state MN zip code 55404

Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C.460 et seq.).
Estimated Burden Statement: Public reporting burden for this form is estimated to average 18 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Office of Planning and Performance Management. U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.

SUMMARY PARAGRAPH

The Northwestern National Life Insurance Company Home Office is located southwest of downtown Minneapolis, in the Loring Park neighborhood. It occupies most of Lot 30 and all of Lots 31–33 of Minneapolis's Auditor's Subdivision No. 18. The site is on a slope that descends towards Loring Park to the north. Buildings to the south, which are primarily residential, are set higher on an incline. The presence of the park allows the building to be visible from a distance. To the west is Saint Mark's Episcopal Cathedral, a Gothic Revival structure. The Woman's Club of Minneapolis is at the building's east side. The building has two main parts—the original Home Office, constructed in 1923–1924, and an Annex, built in 1946. It is surrounded by city sidewalk and has a small parking lot at its northeast corner.

NARRATIVE DESCRIPTION

The Home Office of the Northwestern National Life Insurance Company was erected on a wedge-shaped lot along the south border of Loring Park (Figures 6 and 10). Because of the lot's irregular shape created by the intersection of Oak Grove and West Fifteenth Streets, the Home Office has five facades. For the purpose of this description, the northeast side of the Home Office will be referred to as the north, the southeast as the east, and the southwest as the south. The two angled facades will be referred two as the northwest and southwest facades. Four facades—the northwest (front), southwest, south, and north—are primary. No facade's length matches another. The northwest facade is 58' in length, the southwest is 118'-8", the south is 113'-6½" long, while the north facade is the longest as 175'-3".

Designed by the Minneapolis architectural firm Hewitt and Brown, the Beaux Arts office building has a reinforced-concrete structure faced with gray Bedford limestone and brick. Although the flat-roofed building is four stories tall, the first floor is exposed on only the south and east sides because of the sloping site (Photograph 6 and Figure 7). There is a full subterranean basement. Projecting stone moldings ring the primary facades between the first and second floors and between the third and fourth floors, with a more detailed cornice between the fourth floor and the parapet that edges the roof. The facades are trimmed at the corners and on the first floor by incised, horizontal lines that emphasize the stone's courses. Otherwise, the walls are smooth. The rear (east) wall, which is 137'-6" in length, is faced with similar stone and has an inset area of buff brick.

The main entry is in the northwest (front) facade, at the point of the wedge (Photograph 1 and Figures 3–5, 7, 8, and 12). Wide granite steps are flanked by clawfoot bronze lamps with a Greek key motif and small shields displaying the letters "NWNLICo." The front entrance is designed in a "Palladian loggia" style—a porch recessed behind a tall archway flanked by paired Ionic columns. Above the columns are two medallions carved by prominent local artist John Daniels. One depicts Ojibwa Indian Kegamagoshig shooting an arrow; the other shows a pioneer and his daughter. A light fixture with a ring of native wildlife, crafted by John Bradstreet and Company, hangs from the groin vault centered in the loggia (Photograph 7). The entrance has brass doors with an ornamental iron surround with acanthus leaves, scrollwork, dentils, and a large finial. The metal framework that extends above the door supports glazing. A pair of stone pilasters on each side of the doorway frames a window opening covered with a metal grille. Above the keystone of the loggia's archway is a flagpole supported by a carved stone eagle. Above this, at the fourth floor, are five two-over-two double-hung windows. Like

most other windows on the building, these have original steel frames. The parapet on the west facade is slightly taller than the parapet on the rest of the building, and its center section, trimmed with molding and scrollwork, rises higher to emphasize a sign panel over the loggia. A modern metal sign identifying the Loring Park Office Building conceals the letters incised into stone for the original occupant, Northwestern National Life Insurance Company. A flagpole is centered behind the parapet on the roof. An original stone penthouse is beyond the flagpole, and another is on the roof's northeast corner.

The outer edges of the northwest facade are curved, providing a smooth transition to the adjacent facades (Photographs 2, 3, and 6). The window treatment on the north, southwest, and south facades is similar. On the end bays, there is a tall, narrow casement window on the main (second) floor, while the openings on the other floors hold single, two-over-two, double-hung sash windows. In the other bays, multi-light windows with casement sections are in very tall openings on the main (second) story that are framed with stone molding. Directly above and below each opening are recessed panels. The upper one is flanked by ornamental brackets and topped with a projecting cornice. This serves as the sill for paired openings, each holding two-over-two double-hung windows that are slightly recessed on the third story. Two windows are spaced evenly apart in each bay on the fourth floor, alternating with slightly recessed panels in the stone wall.

There are two doorways in the first floor of the north facade, a public entry near the center of the facade, and a service door at the east end. Both have newer doors. The grade rises along the southwest side, allowing for only small vents and four small windows on the first floor. On the south side, first-floor windows are in a large light well edged by pipe rails with stone posts. Modern mechanical equipment now fills the light well. A public entry with a newer door is at the east end of the facade.

The south facade is continued by a one-story, flat-roofed, stone-faced Annex (Photograph 4), which was attached to the rear (east) wall of the building in about 1946. Its north and east walls are angled but it is approximately 72' x 98'. It has a slightly off-center door with a modern canopy, with three large window openings to the west and four to the east. The openings, which have projecting stone sills, hold single plates of glass that are not original. The elevation of the sills varies in response to the sloping terrain, but all of the window lintels are at the same level. The wall is capped by a modern metal coping. The area in front of the Annex is heavily landscaped with trees and a coarse-aggregate concrete planter, and has a multilevel sidewalk/terrace of the same concrete. The east boundary of the property is delineated by a stepped, brick and stone wall on the adjacent property, which hides the east wall of the Annex. Because of the sloped site, the Annex's north (rear) wall rises two stories, overlooking a partially walled loading area behind the original building (Photograph 5). The lower level is faced with stone; a modern shed is attached to the east end. The main level has bands of replacement windows.

The Annex covers part of the rear (east) wall of the original building (Photographs 4 and 5), which is utilitarian in design. It is sheathed with smooth-faced stone except in the central section, which is recessed and has walls of buff-colored brick. Sawtooth skylights fill in this area above the main floor. Some of the windows on this facade are more industrial in character. Several openings were added to the north end of the fourth floor in 1934 to accommodate an executive suite that was created at that time; these openings hold double-hung, two-over-two, metal-sash windows.

After Northwestern National moved out in the 1960s, the building was converted to multitenant office use, a function the top two floors had historically been designed to serve until the insurance company expanded into that space. The best-preserved original feature of the interior is the front entry lobby on the main (second) floor, which has buff-colored marble walls with recessed panels (Photograph 8). The marble on the east wall was removed, probably in the 1950s (Figure 11). It has since been restored with panels of another material that match the original design and are finished to look like marble. A cove that holds up-lighting for a painted mural on the upper walls is also newer faux marble. The five-panel mural depicts the history of Minnesota from the arrival of European settlers to the state's industrialization. The ceiling has a shallow dome vault that once had plaster trim and a central light fixture. The floor of the lobby is marble.

Two original elevator shafts with replacement doors and cabs are at the north side of the lobby and an original, enclosed concrete stairway, very simple in design, is accessed through a door at the lobby's south side. Original concrete stairways with a utilitarian pipe railing are in the building's southeast and northeast corners. A freight elevator is near the center of the east wall.

The center of the building is not enclosed on the upper two floors. The buff-brick interior walls on the third and fourth floors hold bands of three-over-three metal-sash windows that overlook sawtooth skylights covering what was once a large, open office on the main floor (Photograph 10). The entry lobby leads into corridors on the main floor that trace the shape of the skylight court. Modern partitions create offices that flank the corridors and fill the first through fourth floors of the building. Most of the floors are covered with commercial carpeting, and most ceilings are dropped or covered with acoustic tile. A dropped ceiling hides a suspended plaster ceiling on the fourth floor that probably dates from 1923–1924 or 1934. Three rooms from an executive suite installed in 1934 survive in the northeast corner of the fourth floor (Photograph 9). The conference room and president's office have wood-paneled walls and coved plaster ceilings. The conference room has a fireplace with a marble hearth and surround. The rooms are connected by a utilitarian toilet room with plaster walls.

The exterior of the Home Office retains good historic integrity and all seven aspect of integrity are present. It has integrity of location and setting. Most of the buildings that surrounded it at the time of its construction are extant. The neighborhood is still predominately residential, augmented by institutional buildings such as the Woman's Club and Saint Mark's Episcopal Cathedral. These buildings frame the south edge of Loring Park, a popular urban amenity dating to the nineteenth century, which attracted Northwestern National to the area. The Home Office's exterior also has integrity of design. The only major alteration, the addition of the Annex, was sensitive to the original design in materials and scale. The building's well-preserved facades display the workmanship of the original construction and high integrity of the original materials. Most of the original steel-framed windows and skylights are extant. While the interior has been altered over time to accommodate changing occupants, two important features remain intact: the entry lobby and the President's Office. All in all, the property exhibits a high degree of integrity.

STATEMENT OF SIGNIFICANCE SUMMARY PARAGRAPH

The Northwestern National Life Insurance Company Home Office is eligible for the National Register of Historic Place under **Criterion A** for its statewide significance in **Commerce** as the headquarters of Minnesota's largest life insurance company during a key era of its evolution. Within ten years of being established in 1885, a predecessor company was already the leader in Minneapolis's life insurance market. A corporate shakedown that rivaled New York's Equitable scandal of 1905 nearly toppled Northwestern National, but intervention by the state government under the direction of Governor John Johnson put the company on the road to recovery. The company's new leadership, mostly drawn from the executive ranks of local banks that were usually fierce rivals, soon made it the largest life insurance company in Minnesota and, by the end of World War I, the largest in the Northwest. The company's postwar success led to the construction of its new home office in 1923–1924, a tangible sign of its recovery from the early twentieth-century scandal.

Under the leadership of expert insurance men like Oswald J. Arnold, the company continued to expand its business during the difficult economic climate of the Depression and soon had a nationwide reputation for success. In 1944, historian Charles Popple described Northwestern National Life Insurance Company as "completely apart from the financial district, but integrally an important part of the regional financial structure, . . . in its building overlooking beautiful Loring Park." After World War II, the company began planning a new headquarters for its growing operations, which it accommodated temporarily in a 1940s annex attached to the building as well as other buildings in the neighborhood and beyond. The company acquired a site for the new office in 1949, but abandoned its plans five years later after facing community resistance. It ultimately joined the urban renewal effort in downtown Minneapolis, leaving 430 Oak Grove in 1964 for a new architectural landmark in the Gateway district.[1]

The property is also eligible for the National Register under **Criterion C** for its local significance in the area of **Architecture**. The leading architect for 430 Oak Grove, Edwin Hewitt, was trained at the Ecole des Beaux-Arts in Paris, and the building's design is a local example of that school's powerful influence on architecture in the United States. His exposure to European architecture and city planning helped him use the challenging wedge-shaped site to good advantage.

The property's period of significance under Criterion A begins with the building's opening in 1924 and ends at the National's Register's fifty-year cut-off in 1962. For Criterion C, it begins and ends with the completion of the building in 1924. The integrity of the building's exterior is very good. The interior has been altered over time, but some elements remain including two important spaces—the lobby and part of an executive suite. Although the open office on the main (second) floor has been filled in with office partitions, its form is still discernible by corridors that ring the area.

[1] Charles Sterling Popple, *Development of Two Bank Groups in the Central Northwest: A Study in Bank Policy and Organization* (Cambridge, Mass.: Harvard University Press, 1944), 126.

NARRATIVE STATEMENT OF SIGNIFICANCE

The Beginnings of Life Insurance in America

The concept of life insurance has existed in the western world for centuries. In America, the first formal life insurance companies can be traced back to colonial times. Towards the end of the eighteenth century, insurance companies became more prevalent in the United States; in the last decade alone, twenty-nine companies were chartered. Although all of these offered fire and marine coverage, five also underwrote life risks. The Insurance Company of North America (1794) decided to "undertake some plan for insurance on lives," but this business proved to be a dismal failure as only six policies were written over the next fifteen years. By 1817, the company discontinued life insurance altogether. Other companies, too, attempted life insurance but abandoned these initiatives when sales went nowhere. This was not due to a lack of interest in insurance as "fire and marine insurance companies were established in response to public demand for their service," according to Princeton University sociologist Viviana Rotman Zelizer.[2]

It was a widely held belief, however, that life insurance companies "forced their product upon an unwilling clientele." Historically, in the event of a man's death, his widow and children would be supported by relatives, the church, and the community. Thus, a policy was viewed as unnecessary. Additionally, purchasing life insurance "was felt to be sacrilegious because its ultimate function was to compensate for the loss of a father and a husband with a check to his widow and orphans," Rotman Zelizer notes. "Critics objected that this turned man's sacred life into an 'article of merchandise.' " Some clergy preached that buying a policy showed a lack of faith in Providence and was likely to incite God's wrath. "Thousands of persons of religious influence turned their backs upon life insurance, as an impious institution that they dared not countenance for fear of perpetrating some unpardonable sin." There were some who held the superstitious belief that by insuring themselves, they would be inviting or hastening death. These fears lasted well into the nineteenth century. An 1869 newsletter for New York Life Insurance explained that many potential customers held a "secret fear" of a "mysterious connection between insuring life and losing life."[3]

The Turning Point

Ironically, some historians argue that religion was one of the factors that changed the American mindset in favor of life insurance. The early nineteenth century was the beginning of the Second Great Awakening, a period marked by egalitarian thinking and a push to eliminate society's evils. Political and social movements advocating for causes such as women's rights, the abolition of slavery, and the prohibition of alcohol came onto the public scene with a spirit of religious fervor. The growth of the life insurance industry echoed to the progress of the Awakening; the earliest companies were based in New England, where the movement was the strongest. "Committed to the broad goal of shaping the moral and political character of the nation [during the Awakening], reform-minded religious leaders gradually asserted their influence in all aspects of life," including life insurance. Supporters included prominent Congregationalist clergyman Henry Ward Beecher, brother of author Harriet Beecher Stowe. Other clerics went so far as to use their pulpits to promote life insurance coverage as a "Christian duty." As one reverend said, "What right has any man to trust Providence to do for him, directly or

[2] Viviana A. Rotman Zelizer, *Morals and Markets: The Development of Life Insurance in the United States* (New Brunswick, N.J.: Transaction Books, 1983), 3–4, 29.
[3] Ibid., xi, 45, 50, 73.

through the mediation of others, what it has enabled him to do for himself?"[4]

The growth of life insurance followed the expansion of the United States' economy as it entered the Industrial Revolution in the mid-nineteenth century. Economist Walt Whitman Rostow designated the period between 1843 and 1859 as pivotal in America's economic history; the former date is also identified by many historians as the year that the life insurance industry began in earnest. Societal structures from the colonial era were increasingly outmoded as America became urbanized. Families moved from the self-sufficiency of a farming lifestyle to dependence on monetary income, so the death of the breadwinner could be devastating. At the same time, paychecks made it possible to invest in the protection life insurance promised. Money put towards life insurance, in turn, helped stimulate the nation's economic growth. Insurance companies "shared in the general expansion of commerce and industry," a pattern followed over the next century.[5]

The thirty-year-period between 1840 and 1870 transformed life insurance in the United States from a flagging industry to an economic powerhouse. In 1840, there were only fifteen life insurance companies in the country and an estimated $5 million of insurance in force, but between 1843 and 1847, seven important mutual companies were started in the Northeast. They became so successful that all were still in business one hundred years later.[6] By 1860, the number of chartered insurance companies across the country had grown to forty-three, with $205 million of insurance in force.[7]

After the end of the Civil War, the industry continued to grow, branching away from its New England roots. New companies were established in the western and southern United States; by the early 1870s, there were 129 chartered life insurance companies across the country with an estimated $2 billion of life insurance in force. Companies were also becoming national. Nine of the ten largest life insurance companies, though based in New England, attributed their financial strength to policy sales outside of their home states.[8]

The 1870s, though, brought a bleak period of adjustment. While many new companies had been established, "the market for life insurance had expanded but not in proportion." The market became oversaturated and extremely competitive. Agencies used glamorous office buildings and over-the-top advertising to raid their competitors' customers and lure in new clients. Some firms turned to "financial hocus-pocus with their accounting." Of the 129 companies running in 1870, only 55 still existed twelve

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[4] Dennis L. Peck, "Life Insurance as Social Exchange Mechanism," in *Handbook of Death and Dying, Vol. I*, ed. Clifton D. Bryant, 148–158 (Thousand Oaks, Calif.: Sage Publications, 2003), 150; Rotman Zelizer, *Morals and Markets*, 78.

[5] Rotman Zelizer, *Morals and Markets*, 10, 12, 91; R. Carlyle Buley, *The American Life Convention, 1906–1952: A Study in the History of Life Insurance* (New York: Appleton-Century-Crofts, 1953), 73. In a chapter entitled "The Persistent Puzzle" in her book *Morals and Markets: The Development of Life Insurance in the United States*, Rotman Zelizer discusses other theories historians have posed regarding the rise of the life insurance industry in the nineteenth century, many of which she disputes.

[6] These companies are Mutual Life Insurance Company of New York (chartered April 1842), State Mutual Life Assurance Company of Worcester (1844), Mutual Benefit Life Insurance Company of New Jersey (1845), New York Life Insurance Company (originally Nautilus Insurance Company) (1841, amended to carry life in 1845), Connecticut Mutual Life Insurance Company (1846), and Penn Mutual Life Insurance Company (1847) (Buley, *American Life Convention*, 42–46).

[7] Rotman Zelizer, *Morals and Markets*, 6.

[8] The tenth-largest company was Northwestern Mutual of Wisconsin. Philip L. Merkel, "Going National: The Life Insurance Industry's Campaign for Federal Regulation after the Civil War," *The Business History Review* 65 (Autumn 1991): 531.

years later.[9]

The Beginning of Northwestern National Life
Corruption was not unique to the life insurance industry, as the same issues were appearing in other fields including railroads, politics, and medicine. The public, however, had become wiser about investing. Companies with annuity and mutual plans became popular as customers felt more in control, and in the late nineteenth century, the life insurance industry emerged from the ashes of the dark period with new vitality.[10]

This coincided with a period of rapid settlement in Minnesota. As the state's population skyrocketed, Minneapolis and Saint Paul secured their place as the center of the region's economic life. Banks had come and gone during the tumultuous pioneering period of the mid-nineteenth century, but conditions had stabilized by the 1880s and two giants dominated Minneapolis's financial markets: First National Bank and Northwestern National Bank. As their names indicate, both were federally chartered, part of a system of national banks authorized by the National Banking Act in 1863.[11]

Like banks, early life insurance companies in the Twin Cities were often fly-by-night operations. Saint Paul had the first to achieve longevity, the Minnesota Mutual Life Insurance Company, which was formed in 1880. Historian Charles Popple speculated: "Probably it was the success of this company that led to the organization in 1885 of its Minneapolis counterpart, the Northwestern National Life Insurance Company." The company was originally called the Northwestern Aid Association and was chartered to offer burial insurance. With an office in the Minnesota Loan and Trust Building on Third Street and Nicollet Avenue, its first board of directors included John T. Robinson, Elijah L. Lyon, Glen K. Madison, Clinton D. Brumfield, Henry Beemer, and Henry S. Sparks. In 1892, the company changed its named to the Northwestern Life Association.[12]

The company's board members and executives were not of Minneapolis's elite, but they ran the company with prudence and expertise. In 1893, the *Minneapolis Tribune* named life insurance as "one of the wisest forms of investment," adding: "The banner organization in this direction is the "Northwestern Life Association of Minneapolis, which beats its own record this year and that of all competitors in this field. During 1891 it wrote nearly double the number of policies of any other company (except one, and it leads that by 500) operating here, and it has the same lead during 1892." Less than a decade old, the company was in the vanguard of Minneapolis's life insurance industry.[13]

The "All-Absorbing Dream"
By the turn of the century, life insurance companies were again in an expansionist mode. In 1906, Dr. Solomon S. Huebner, a noted life insurance educator, wrote: "The business policy of many life insurance companies during the last 20 years was characterized by an all absorbing desire to attain

[9] Buley, *American Life Convention*, 56–57, 76, 90–92; Merkel, "Going National," 530–531.
[10] Buley, *American Life Convention*, 90, 92, 114.
[11] An excellent overview of the evolution of banking in Minnesota is provided by Charles S. Popple in *Development of Two Bank Groups in the Central Northwest*.
[12] Ibid., 134; "N.W. National Life," *Minneapolis Tribune*, November 24, 1901; Sheila R. Kaufman, ed., "Northwestern National Life Insurance Company, 1885–1985," 1985, booklet issued by the Northwestern National Life Insurance Company, available at the Minneapolis Collection, Hennepin County Central Library, Minneapolis.
[13] "The Northwestern Life Association," *Minneapolis Tribune*, January 1, 1893.

great size. . . . As regards many companies quality in insurance was no longer the moving spirit, but size and leadership were the all-absorbing dream." The man who put the Northwestern Life Association on this path was William Frank Bechtel. After arriving in Minneapolis around 1895, he became president of both the Omaha Life Association and the Minnesota Life Association, as well as serving on the board of directors of the Pacific Express Company. He and an associate were soon thrown off Pacific Express's board after being charged with embezzlement, an accusation to which the two men responded by launching a lawsuit. This unpleasantness did not deter Bechtel from advancing his career. By 1901, he was president of the Northwestern Life Association and the National Mutual Life Association, which were merged under a new name, the Northwestern National Life Insurance Company.[14]

Bechtel became president of the new entity, commonly known as Northwestern National. The *Minneapolis Tribune* reported that this new company, with combined assets of more than $1 million, was the "largest stipulated premium life association in the world" and the second-largest life insurance company in the west after Milwaukee's Northwestern Mutual. To accommodate the expanded business, the company moved to the sixth floor of the Andrus Building on Fifth Street and Nicollet Avenue in November.[15]

The *Tribune* called the expanded company "one of Minneapolis's most prominent institutions," but it was showing signs of financial problems by the following year. In 1902, *The Insurance Year Book* reported that the company had assets of $7 million, down from $8 million in 1901. At the same time, though, Northwestern National claimed more than $38 million of insurance in force and advertised itself as "The Young Giant of the Northwest."[16]

In 1903, Northwestern National chose to make two aggressive business decisions. In August, the company purchased a site at Eleventh Street and Nicollet Avenue for a new office building. That same month, Bechtel "engineered" the acquisition of Northwestern Life and Savings Company of Des Moines. The Iowa company was plagued with financial scandals. It had been barred from doing business in Texas, for example, for failure to pay its franchise tax. Most notably, policyholders had paid in nearly $3 million but received back only $30,000—a mere 1 percent.[17] The faltering company, though, had "insurance contracts and policies outstanding to the amount of $16,000,000," according to the *Tribune* of Terril, Iowa, making the association attractive to the growth-minded Northwestern

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[14] Steven N. Weisbart, "Life Insurance Company Expense Limitation Laws, 1905–1907," *The Journal of Risk and Insurance* 37 (September 1970): 371; *Davison's Minneapolis City Directory for 1895–1896* (Minneapolis: C. R. Davison, 1895), 149, 742, 714, 770, 793; "Pacific Express Company," *Salt Lake (Utah) Herald*, January 4, 1896; "Heavy Damages Are Sought," *Minneapolis Tribune*, March 13, 1900; "Alleges Malicious Prosecution," *Saint Paul Globe*, April 2, 1899; *Davison's Minneapolis City Directory, 1899* (Minneapolis: C. R. Davison, 1899), 172, 931; "The City in Brief," *Minneapolis Tribune*, January 28, 1900.

[15] "Big Company," *Minneapolis Tribune*, February 21, 1901; "Notes of Insurance Interests," *New York Times*, March 27, 1901; "N.W. National Life," *Minneapolis Tribune*, November 24, 1901.

[16] "N.W. National Life"; "Northwestern National Life Insurance Company," advertisement, *Minneapolis Tribune*, August 31, 1902 (a similar advertisement appears in *Dictionary of Minneapolis: A Guide and Handbook* [Minneapolis: H. B. Hudson, 1902], 132); *The Insurance Year Book for 1903–1904: Life and Miscellaneous* (New York: The Spectator Company), 394–395.

[17] "New Building for Nic. Ave.," *Minneapolis Journal*, August 8, 1903; "Big Firm Transferred," *Minneapolis Tribune*, August 23, 1903; "Is Financially Sound," *Minneapolis Tribune*, February 22, 1903; "Commissioner Dearth Says," *Minneapolis Journal*, February 24, 1903; "Profitable Des Moines Graft," *Upper Des Moines Republican*, March 11, 1903.

National.[18]

Mixing Culture and Capital

As 1904 dawned, the thoughts of many Americans dwelled on the tragedy at Chicago's Iroquois Theater that had occurred on December 30, 1903. The Iroquois had been open for less than a month when, during a matinee performance, a fire started on the stage. A mass panic ensued and the exits became congested. Nearly six hundred people died from smoke inhalation and suffocation or from being crushed to death. Minneapolis's city council responded by closing several theaters until they could be inspected and retrofitted with sufficient fire-safety devices. Among those closed was the International Auditorium, home of the Minneapolis Symphony. The organization was forced to continue its season at Wesley Church.[19]

By February, a campaign to construct a new auditorium for the orchestra was underway. At the center of this plan was Northwestern National, which announced an offer to incorporate the auditorium into its new office building at Eleventh and Nicollet. The philanthropic spirit, though, came with a proviso—before proceeding with the plan, the company would have to receive pledges for $2 million of life insurance. Some criticized the company's seemingly self-serving proposal, but the *Minneapolis Journal* explained: "It should be borne in mind that the plan of securing an auditorium thus did not originate with the Northwestern National nor did that company try to force it upon the community." The Commercial Club and the Philharmonics' Club had approached Northwestern National with the idea of sharing its facility "in return for a liberal subscription of insurance." Soon ads were running in newspapers that read "Take Out a Policy and Aid Music Hall," a plea that appealed to residents' "old 'Minneapolis spirit.' "[20]

When the plans for the new complex were completed in May, a newspaper reported that the company "is devoting three times the space to the public than it is for its own quarters." Architect Arthur B. Chamberlin, a principal of the prominent local firm Bertrand and Chamberlin, spent weeks traveling around the country examining music halls to glean ideas for the design of "an auditorium such as Minneapolis has needed for years, and which . . . meets every requirement." That November, Bechtel, now a darling of the community, was elected to a two-year term as the director of the prestigious Commercial Club.[21]

The company's success, though, was illusory. While Northwestern National built the elegant new complex on Nicollet and Bechtel hobnobbed with the city's elite, the company was rapidly declining.[22]

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[18] "Insurance Merger Proceeds," *Terril (Iowa) Tribune*, September 18, 1903; *The Insurance Year Book for 1904–1905: Life and Miscellaneous* (New York: The Spectator Company, 1904), 362–363, 484–485.

[19] "564 Die in Iroquois Theatre" and "Wire Held Curtain," *Decatur (Ill.) Daily Review*, December 31, 1903; "Permits Are Withdrawn," *Minneapolis Tribune*, January 9, 1904; "Philharmonics without a Home," *Minneapolis Tribune*, January 14, 1904; "City in Brief," *Minneapolis Tribune*, January 21, 1904. The International Auditorium, formerly known as the Exposition Building, was across the Mississippi River from downtown Minneapolis.

[20] "Big Start for New Auditorium," *Minneapolis Journal*, February 26, 1904; "After Policies Now," *Minneapolis Tribune*, February 26, 1904; "Another Auditorium Plan," *Minneapolis Journal*, February 9, 1904; "Take Out a Policy and Aid Music Hall," advertisement, *Minneapolis Journal*, April 6, 1904. This advertisement ran regularly.

[21] "General Design of Proposed Auditorium Has Been Completed," *Minneapolis Journal*, May 11, 1904; "Commercial Club Holds Election," *Minneapolis Tribune*, November 15, 1904.

[22] *The Insurance Year Book for 1905–1906: Life and Miscellaneous* (New York: The Spectator Company), 292–293, 375–376.

Fall from Grace

The year 1905 marked a turning point for the life insurance industry, which was again overstepping ethical boundaries. As life insurance historian Roscoe Carlyle Buley explained: "One cannot follow the life insurance news of the period of racing, high-pressure methods and high-finance without feeling the build-up of tension, and getting the impression that the best-informed students of the business were aware of the fact that its discharge was inevitable; like death it was not a question of whether but only of when." This "discharge" came in the form of a scandal at the Equitable Life Assurance Society. Dealings of one of the executives "had been such to provoke criticism of the company, to create misgivings as to the conservatism of its management." While the company's president attempted to clean house, the scandal ended up becoming a public sensation. Progressive Era leaders seized upon this example to justify reform, which resulted in the creation of a state legislative committee headed by New York Senator William W. Armstrong. The committee was charged with examining "the affairs of the life insurance companies authorized to do business in New York, the investments of such companies, the relations of their officers to such investments . . . , the expenses of the companies," and related matters. Even after the investigation ended, muckraking journalists kept the story alive, speculating at length in their columns over the possible misdoings of the life insurance industry and raising public ire. "With the occasional exceptions the daily press of the country was demanding blood."[23]

The effects of the Equitable scandal extended to the Midwest and were magnified in Minnesota by the recent election of Democratic governor John A. Johnson, who was angling for reform. In December 1904, he appointed Thomas D. O'Brien as state insurance commissioner, replacing Elmer H. Deurth, who had a cozy relationship with the industry. Wisconsin's governor Robert Marion La Follette also responded. He addressed a special session of his state's legislature, suggesting that Wisconsin follow the New York model to investigate the state's insurance companies. Later that year, the insurance commissioners of Kentucky, Tennessee, Illinois, Iowa, Minnesota, Michigan, and Wisconsin gathered in Chicago to discuss whether the work of the Armstrong committee was sufficient for their states. "It was generally believed that their constituents, who had no great faith in the eastern departments' examination of eastern companies, were entitled to get an exact status of affairs."[24]

Wisconsin's legislature went ahead with its investigation of life insurance companies doing business in that state. The joint committee's final report concluded: "It is almost universally believed that insurance companies have been too liberal with the money of the policyholders; that they have exercised a most lavish expenditure in reaching out for business, and spent millions to produce an impression of magnificence." Although Minnesota examples were not included in the study, there was no better illustration of the problem than Bechtel's use of the Minneapolis Auditorium as a dazzling ruse to distract the public from the company's sickly financial state. [25]

"There has never been a public monument erected in Minneapolis that has meant so much in the line

[23] Weisbart, "Life Insurance Company Expense Limitation Laws," 371–372; Buley, *American Life Convention*, 193, 198–201, 225, 235–236.
[24] "Some Glad, Some Mad," *Minneapolis Tribune*, December 7, 1904; Albert Erlebacher, "The Wisconsin Life Insurance Reform of 1907," *Wisconsin Magazine of History* 55 (Spring 1972): 215, 217.
[25] Weisbart, "Life Insurance Company Expense Limitation Laws," 373.

of placing the city in line with recognized metropolitanism as the completion of the Auditorium," the *Minneapolis Tribune* mused as the auditorium-office building neared completion in February 1905. While the public and the media were distracted by the showiness of the elegant building, however, the Minnesota legislature was closing in on the unscrupulous business practices of its own insurance companies—specifically, Northwestern National. In February, a legislator introduced amendments to a permissive law regulating new insurance companies that had been passed in 1901. Northwestern National, created in that year, was the only insurance company in the state to be incorporated under this law, so the amendments were clearly "aimed" at Northwestern National, according to the *Minneapolis Tribune*. The amendments, "if passed, will compel a practical reorganization of that company." In addition, "one change prohibits the companies operating buildings used for any other purpose than offices"—such as an auditorium. The introduction of the amendments foreshadowed events that would take place in March, when there would be a complete realignment of Bechtel's fortunes and, consequently, Northwestern National's future.[26]

The month began on a positive note, with the new auditorium (Figure 1) opening to the public on March 1. Governor Johnson and his family attended the premiere performance that night. The next day, Northwestern National ran an advertisement offering annuity policies and reiterating that it was "the company that built the Great Auditorium for Minneapolis." Ironically, it was soon to lose its claim on the building. On March 22, the Minnesota Senate passed the amendments by a vote of forty-one to one, and they were signed into law. Northwestern National was required to end its ownership of the auditorium within ten years.[27]

The legislature's actions, however, had even greater repercussions for the company. The final version of the legislation included "a provision authorizing the state insurance commissioner and attorney general to apply for a receiver of the company, if in their opinion the best interests of the policy holders warrant such action," the *Saint Paul Globe* reported. "These officials must ask for a receiver if the assets are impaired to the extent of 15 per cent." Commissioner O'Brien brought in S. Herbert Wolfe, a consulting actuary from New York, to inspect Northwestern National's finances. Wolfe discovered that "the surplus shown by [a previous] examination had been entirely dissipated by the end of [1904]." In response to this bleak news, O'Brien called the officers and directors to appear before him and the attorney general at the state capitol, where he "read his report charging the officers with mismanagement, inefficiency and acts prejudicial to the welfare of the policyholders." Later that day, the company's board of directors met and Bechtel, along with the company's vice president and secretary-treasurer, resigned.[28]

O'Brien believed that the company was "doomed" unless upright citizens were put in control. Governor Johnson appointed a committee of "prominent Minneapolis businessmen" to fill the vacancies and look

[26] "Minneapolis at Last Has Auditorium Inferior to None in United States," *Minneapolis Tribune*, February 19, 1905; "Sweeping," *Minneapolis Tribune*, February 11, 1905.
[27] "The Auditorium," advertisement, and "St. Paul People to Be at the Auditorium," *Minneapolis Tribune*, March 1, 1905; "Monthly Incomes," advertisement, *Minneapolis Tribune*, March 2, 1905; "Passed," *Minneapolis Tribune*, March 23, 1905; "Tinker and Pass Insurance Bill," *Saint Paul Globe*, March 23, 1905.
[28] "Northwestern National," *The Insurance Press* 20 (April 5, 1905): 1; John William Leonard and Frank R. Holmes, ed., *Who's Who in New York City and State: A Biographical Dictionary of Contemporaries* (New York: L. R. Hamersley and Company, 1908), 1394; "Economy," *Minneapolis Tribune*, September 26, 1905; "O'Brien's Strong Hand," *The Insurance Press* 20 (April 5, 1905): 12; "Passed."

after the policyholders' interests. Loren Collins, a former justice of the Minnesota Supreme Court, was appointed president of the company. Other board and staff positions were filled with upstanding executives, including a number of men affiliated with well-established local banks. The ousted officers would never occupy their office building on Nicollet, which opened in early April. One historian claims that "the most important accomplishment of Governor Johnson lay in the area of insurance regulation," with his successful reforms catalyzed by the scandal at Northwestern National.[29]

The new officers wanted to restore Northwestern National's good name as well as public faith in Minneapolis as a center of business. A promotional article in the *Minneapolis Tribune* stated: "It is the intention of the management to make the Northwestern National a credit not only to Minneapolis, but to the entire Northwest, and that it shall become, in fact, one of the best life insurance companies in the country." Before that could happen, the company would have to spend months pulling itself out of Bechtel's mire. In August, policyholders in Iowa sued Northwestern National for fraud, collusion, financial mismanagement, and misappropriation of funds. There were accusations of " 'cutting up' of salaries of 'dummy officers' presenting as a whole almost a duplicate of the sensational story of the Equitable Life Assurance Society." The tide, though, was turning. The next time Wolfe reviewed the books, he concluded that even though the company was still suffering, the men in charge were making progress in "overcom[ing] the bad practices of their predecessors."[30]

Wolfe's praise, however, was lost in the bad press brought on by the indictments of the former Northwestern National officers. Bechtel, along with some of the other executives and former state insurance commissioner Elmer Dearth, would "stand trial for abuse of their powers while handling the funds of widows and orphans." Coming on the heels of the Equitable fiasco, Northwestern National's executive housecleaning was labeled "the biggest scandal known in western insurance circles." A writer for the *Minneapolis Tribune* feared that the city's reputation was at stake, as "outside people who invest money want to have confidence in a city and the city's honesty." Eventually, Bechtel and Jacob Force, the president who preceded Bechtel and received payoffs from him, were founded guilty and sentenced. Dearth, however, was exonerated on bribery charges due to a lack of evidence.[31]

Mutual Advantage: Insurance and the Minneapolis Economy

The new officers of Northwestern National continued working through the scandal to improve the company's reputation and assets. In February 1906, the *Tribune* reported that the company had "an excess of income over disbursement of nearly a million dollars," and $750,000 had been paid to

[29] "Resign," *Minneapolis Tribune*, March 30, 1905; "Northwestern National"; "City News—Difficulty," *Minneapolis Tribune*, April 2, 1905; "Builders Are Busy," *Minneapolis Tribune*, April 2, 1905; "New Insurance Building Is Being Occupied," *Minneapolis Tribune*, April 4, 1905; "Werner Takes Willis' Place," *Minneapolis Tribune*, April 7, 1905; Carl H. Chrislock, *The Progressive Era in Minnesota, 1899–1918* (Saint Paul: Minnesota Historical Society, 1971), 18.

[30] "Northwestern National Life Insurance Co.," *Minneapolis Tribune*, August 21, 1905; "Insurance Fraud Charged," *New York Times*, August 28, 1905; "Scandal Promised in Minneapolis," *Courier Algona* (Algona, Iowa), September 15, 1905; "It Will Be Examined," *Minneapolis Tribune*, September 17, 1905; "Economy"; "End of Big Trial; Dearth Exonerated," *Minneapolis Tribune*, November 1, 1907.

[31] "Indicted," *Minneapolis Tribune*, November 5, 1905; "Insurance Men Indicted," *New York Times*, November 5, 1905; "Not Guilty," *Minneapolis Tribune*, November 7, 1905; "Bechtel a Poor Man," *Minneapolis Tribune*, November 9, 1905; "Big Scandal in Insurance," *Pocahontas County Sun* (Laurens, Iowa), November 9, 1905; "Levity," *Minneapolis Tribune*, November 11, 1905; "Guilty," *Minneapolis Tribune*, May 30, 1906; "Jail for Insurance Man," *New York Times*, June 17, 1906; "Prison for Insurance President," *New York Times*, September 9, 1906; "Bechtel Is Given Five-Year Sentence," *Minneapolis Tribune*, June 29, 1907.

policyholders and beneficiaries. The article attributed this to "the sum total of the work of a year of new management." That same month, with the immediate crisis over, Collins retired and vice president Leonard K. Thompson was elected president and general manager. During his six years in that position, he would lead the company back to financial stability and profitability.[32]

He was backed by a strong board of directors including Francis A. Chamberlain, president of Security Bank; A. A. Crane, vice president of the National Bank of Commerce; Clive Jaffray, vice president of First National Bank; Edward W. Decker, vice president of Northwestern National Bank; and Benjamin F. Nelson, a local entrepreneur. These members represented the city's business and social elite. Jaffray, for example, was described as "an influential and public-spirited citizen, and one well known in club and social circles of Minneapolis" in Henry Castle's *Minnesota: Its Story and Biography*.[33]

Most of the men represented the city's major financial institutions. Benjamin Nelson made his fortune in lumbering and other "long-continued, extensive, very exacting and highly successful business operations," but he too had a strong link to the banking community as a member of the board of Northwestern National Bank, and he held "similar positions in connection with other Minnesota banks in which he is financially interested." He was very active in civic affairs and served on the boards of a range of institutions from the University of Minnesota to the State Agricultural Society and the Minnesota State Prison. In the words of a contemporary: "How like a thread of gold the splendid record of this excellent business man and superior citizen runs through the history of Minneapolis!" More "excellent businessmen and superior citizens" were involved in Northwestern National thanks to two additional groups that the state established to provide oversight for the company: the Citizens' Committee and the Special Advisory Board. Over the years, the roster of those who served read like a who's who of the city's leaders in banking and other industries, including William Dunwoody, T. B. Janney, Russell M. Bennett, Frank M. Prince, and C. A. Smith.[34]

Banking was a cutthroat industry, and First National and Northwestern, as the city's two leading banks, were perpetually battling to be in first place. While their executives belonged to the same clubs and churches, it was rare for them to be united on the board of a business. The fact that they banded together reflects how critical Northwestern National's survival was to the financial future of Minneapolis. Historian Popple noted that "the insurance company seems to have provided a neutral meeting ground for two competing groups," and he explained their motivation: "The nature of the insurance business caused capital to accumulate in the home offices of companies in the Twin Cities. These funds went into the local money market. First they appeared as premium checks drawn on banks all over the region; then, as checks were collected by the banks, they reappeared as deposits. Increasing reserves were invested in every type of security: a small volume in local stocks, some money in city and farm mortgages, and a fair amount in corporate and municipal bonds. The capital, surplus, and reserves of insurance companies constituted a factor in making the Twin Cities a financial center." While the convergence of these powerful men on the board of Northwestern National was essentially a shotgun marriage, it was a fruitful union.[35]

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[32] "Prospers," *Minneapolis Tribune*, February 13, 1906; Kaufman, "Northwestern National Life Insurance Company, 1885–1985"; "Northwestern National Life Insurance Company," advertisement, *Minneapolis Tribune*, August 25, 1907.
[33] Henry A. Castle, ed., *Minnesota: Its Story and Biography* (Chicago and New York: Lewis Publishing Company, 1915), 1429.
[34] Ibid., 1689–1691; "Insurance Company Grows," *Minneapolis Morning Tribune*, January 14, 1910.
[35] Popple, *Development of Two Bank Groups*, 135–136, 144. The working association that Chamberlain and Jaffray gained

Northwestern National Climbs Back

In January 1909, a *Minneapolis Morning Tribune* headline proclaimed: "Figures Indicate a Year of Progress: Northwestern National Life Insurance Company in Excellent Shape." It quoted Thompson, who stated that the company "has practically been made over under the new management." He added: "The agency force, now selling Northwestern National policies from the Canadian border line to the gulf and from the Mississippi river to the Pacific ocean, are as loyal, efficient and enthusiastic a body of men as there is in the life insurance business." The company had insurance in force of $24 million secured by assets of $5.5 million, "constituting one of the largest ratios of assets to business in force by any company in the country." Its revitalization was also noted on a national level. In July, *The Insurance Press* carried an article on "Northwestern National's Progress."[36]

As the company grew, its operating ratios dropped to a more normal level for the industry, but remained healthy. Insurance in force and assets were, respectively, $26.9 million and $5.5 million in 1910, $28.8 million and $4.4 million in 1911, and $29.9 million and $3.6 million in 1912. Operating surpluses were around half a million dollars in each year. July 1912 was proclaimed "the greatest month in the Company's history" as applications for new business reached a new record of $1.1 million. Northwestern National was the largest life insurance company based in Minnesota. Although its size was eclipsed by long-standing behemoths like Equitable Life of New York and Northwestern Mutual of Wisconsin, only five out-of-state companies had more insurance in force in Minnesota. By 1916, its insurance in force jumped to $42 million.[37]

The company's increasing stability allowed it to innovate. Dr. Henry Cook, who became the company's medical director during the tumultuous transition in 1905, was early to adopt the blood-pressure machine for the routine physical testing required of applicants for life insurance. He was also a pioneer in researching heart disease. Under the assumption that good health would extend lives and, hence, delay the payment of death benefits, he convinced the company to provide free health services to policyholders and their families.[38]

Expanding Markets

While the life insurance companies may have seen the government as an adversary because of its regulatory responsibilities, it was not a competitor. That would change in April 1917 when the federal government began offering "war risk" insurance. Policies were initially provided at no cost to all active military personnel, with a payout of $4,500 if the service member was disabled or killed. In October, the same group was offered low-cost life and disability policies from the government, without a medical

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while on the insurance board might have influenced other developments: in 1915, First National acquired Security. Chamberlain became president of First National and Jaffray was promoted to senior vice president.

[36] "Figures Indicate a Year of Progress," *Minneapolis Tribune*, January 7, 1909; "Northwestern National's Progress," *The Insurance Press* 29 (July 21, 1909): 2; Kaufman, "Northwestern National Life Insurance Company, 1885–1985"; "Insurance Company Grows," *Minneapolis Tribune*, January 14, 1910.

[37] "Northwestern National Life Insurance Company, 1885–1985"; "L. K. Thompson Resigns as Insurance Head," *Minneapolis Tribune*, November 2, 1912; *The Insurance Year Book for 1915–1916: Life, Casualty and Miscellaneous* (New York: The Spectator Company, 1915), 318–319; *The Insurance Year Book for 1916–1917: Life, Casualty and Miscellaneous* (New York: The Spectator Company, 1916), 312–313; *The Insurance Year Book for 1917–1918: Life, Casualty and Miscellaneous* (New York: The Spectator Company, 1917), 184–185, 316–317.

[38] Kaufman, "Northwestern National Life Insurance Company, 1885–1985."

examination required. The program was so well received that $40 billion of life insurance was in force by the conclusion of the war.[39]

Surprisingly, rather than stealing business from private companies, war risk insurance seemed to whet the soldiers' appetites for insurance coverage. After the war, many veterans dropped the limited federal policies and purchased whole life and other types of coverage from private insurers. In response, life insurance companies developed a wider range of products aimed at a broader spectrum of American society.[40] This momentum was not deterred even when the postwar economic bubble burst and the nation's economy faced recession—in early 1920, the dollar was worth half of its prewar value according to living cost indices. While consumer spending plummeted, life insurance remained in demand. The first four months of 1920 surpassed the sales of 1919, a year that had ridden high on postwar consumerism. Even declining property values, which took a toll on families and companies alike, did not prevent 1920 from breaking all sales records. Between 1916 and 1925, the amount of life insurance in force in the United States tripled. It increased five-fold in the first quarter of the twentieth century while the country's population rose by only 40 percent. This disproportionate growth resulted in the number of policies equaling the number of people in the United States by the end of the 1920s.[41]

Northwestern National made the most of this trend. Its insurance in force more than doubled between 1916 and 1919, reaching $98 million. An advertisement boasted that "it ranked first among all mutual companies in business during 1920 in a territory embracing one-third of the United States, and including the states of Minnesota, North Dakota, South Dakota, Montana, Wyoming, Idaho, Colorado, New Mexico and Texas." It had $140 million insurance in force in 1922, and two years later that number had jumped to $195 million. A devastating influenza epidemic, as well as the war, had caused many to discover the need for life insurance the hard way, and the claims made on policies put insurance companies through an "acid test," according to a 1919 advertisement for Northwestern National. "A new era has dawned upon life insurance," the advertisement asserted, and no local organization had "done more to educate the people to a realization of the value of life insurance than Northwestern National Life Insurance Company." Of the company's $77 million of insurance in force in 1918, $20 million was attributed to policies held by Minnesotans. More than half of that total, $10.8 million, "is on the lives of Minneapolis men and women, among whom are nearly every business leader of prominence in the city."[42]

An Architectural Statement

The company's expansion brought growing pains. Its fifteen-year-old office building, which it still owned despite the earlier legislation, was no longer large enough to house the growing staff or modern

[39] Sharon Ann Murphy, "Life Insurance in the United States through World War I," EH.net, Economic History Association Encyclopedia, http://eh.net/encyclopedia/article/murphy.life.insurance.us (accessed July 18, 2011).
[40] Buley, *American Life Convention*, 562; Murphy, "Life Insurance in the United States through World War I"; Thomas F. Huertas and Joan L. Silverman, "The Banking and Insurance Holidays of 1933," *Business and Economic History* 13 (1984): 106.
[41] Robert C. Puth, "Supreme Life: The History of a Negro Life Insurance Company, 1919–1962," *The President and Fellows of Harvard College* 43 (Spring 1969): 2; Erlebacher, "Wisconsin Life Insurance Reform of 1907," 229; Buley, *American Life Convention*, 569–570.
[42] *The Insurance Year Book for 1925: Life, Casualty and Miscellaneous* (New York: The Spectator Company, 1925), A-235; "Northwestern National Life Insurance Company," advertisement, *Minneapolis Tribune*, June 17, 1919; "Northwestern National Life Insurance Company," advertisement, *Minneapolis Tribune*, January 1, 1922.

enough for efficient operations. In December 1919, Northwestern National "received a very favorable cash offer for its old Home Office property" that the board of directors promptly accepted. A lease allowed the company to remain on the premises until March 31, 1924, while it constructed a new headquarters. In 1920, Northwestern National purchased three lots along the south edge of Loring Park (Figures 5 and 6) at the corner of Oak Grove and West Fifteenth Streets. The company explained that "the location was selected for its natural beauty and proximity to Loring Park, and the desirability of getting away from the more expensive business district with its high property taxes." Later, a fourth lot immediately to the east was acquired to generate income and give flexibility for possible expansion. In August 1922, Northwestern National's board of directors authorized its building committee to start construction of the new Oak Grove headquarters. The cost was not to exceed $700,000.[43]

"The Directors and the Building Committee began to scan the field for a suitable architect," a company publication explained. "After careful consideration, they decided that no better choice could be made than Hewitt and Brown of Minneapolis. Some of the outstanding facts determining this selection were: the firm's national reputation, the fact that Mr. Hewitt has long been a member of the City's Planning Commission, and also the many beautiful examples of architecture planned by this firm." Two of its most notable commissions were in close proximity to the Northwestern National's new property— the Cathedral Church of Saint Mark's, which sits directly across Oak Grove Street from the site, and Hennepin Avenue Methodist Church only a block away.[44]

Both of the firm's principals were well established. Edwin Hawley Hewitt, born in 1874 in Red Wing, Minnesota, had received an undergraduate degree from the University of Minnesota. During school breaks, he was employed by the office of architect Cass Gilbert. He continued his education at MIT and studied for four years at Paris's Ecole des Beaux-Arts. In 1904, he returned to Minneapolis to start his own practice. He established a partnership with Edwin Hacker Brown six years later. Brown was born in Worcester, Massachusetts, in 1875 and received undergraduate degrees from Harvard and the Worcester Polytechnic Institute. He took a break from his work at Hewitt and Brown during World War I to serve with the Red Cross. After returning to the firm following the war, he began the Architects Small House Service Bureau, an organization that supplied plans for small homes to combat the postwar housing shortage. The partners stayed together until Brown's death in 1930.[45]

Hewitt and Brown's practice was in its prime when it received the commission for the Northwestern National building. The plans appear to have been completed in January 1923, with revisions continuing into September. The architects appreciated the location of the site, which was "out of the noise and dirt

[43] "The New Home Office, 1924," brochure commemorating opening of new Northwestern National Life Insurance Company home office; materials from former Reliastar archives in possession of Mary Kaeding, Kraus-Anderson, Minneapolis. The Minneapolis Auditorium was renamed the Lyceum Theater in 1924. It was demolished in the early 1970s to allow for the construction of the current Orchestra Hall. Minneapolis Central Library, "A History of Minneapolis: Conventions and Organizations," http://www.hclib.org/pub/search/specialcollections/mplshistory/?id=41 (accessed July 29, 2011); Minnesota Orchestra, "Minnesota Orchestra to Construct New Concert Hall," news release, December 15, 1972, Minneapolis Collection, Minneapolis Central Library.
[44] "The New Home Office, 1924"; "Architects' and Engineers' Home to Be in Early Italians Design," *Minneapolis Tribune*, April 11, 1920; "New Six-Story Office Building to Be Erected on Seventh Street," *Minneapolis Tribune*, July 20, 1922; "Lafayette Club Will Build This $274,000 Home on Their Site at Minnetonka Beach," *Minneapolis Tribune*, October 21, 1922; Alan K. Lathrop, *Minnesota Architects: A Biographical Dictionary* (Minneapolis: University of Minnesota Press, 2010), 28, 100.
[45] Lathrop, *Minnesota Architects*, 28, 99–100.

and parking difficulties of the downtown section" and "ideal . . . from both a picturesque and practical point of view."[46]

One of the greatest design challenges, however, was the irregularly shaped lot, which tapered out from the juncture of Oak Grove and Fifteenth Streets (Figure 10). Hewitt viewed the wedge-shaped property as an "interesting problem." To give prominence to the front entry, which was situated at the point of the wedge, the design paired a tripartite Palladian motif and a Neoclassical loggia. According to Hewitt, this solution was a "happy one because it furnishes not only a monumental effect and gives character to the rest of the building, but solves efficiently the difficulty of grades." He provided more details about the derivation of the design:

> After careful thought, the main entrance of the building was placed on the axis of the intersection of Oak Grove and West Fifteenth Streets. The use of a terrace and loggia, as a monumental feature to the building, was chosen by the architects, both in order to solve the problem involved by the steep grade at this corner, and for the dignity and beauty which they add to the front facade.
>
> The use of the Palladian motif, so called from its inventor, Palladio, an architect of the Renaissance, meets exceptionally well the problems involved. This motif of architecture has an undoubted monumental character. There are, of course, well-known European examples fo thje use of this motif in the Frevi Fountain in Rome, and the Place St. Michel, Paris, not to mention the monumental entrance to the Medici Palace in Rome.[47]

Hewitt undoubtedly had seen these buildings first-hand during the four years he studied at the Ecole des Beaux-Arts in Paris. An overview of the Ecole's history by noted French-American architect Paul Philip Cret explained that the school traced its roots to the seventeenth century, when the French government "undertook for the first time to foster architecture as one of the fine arts by supporting schools for the education of artists." Previously, the design of buildings had been left to the trades, which relied on apprenticeships for training. "With the Renaissance came the emancipation of the artist from the guilds," Cret noted. "In architecture, . . . it tended to change the architect into a professional man—or, as he would be called today, a white-collar man." The guilds that controlled the trades were powerful, however, and it took centuries for the government's school to gain a strong foothold. "Not until the nineteenth century did the Ecole des Beaux-Arts show phenomenal growth." The school in Paris had close ties to Italy, where the French Academy in Rome had been founded. Most of the Ecole's teachers had received the Academy's *Prix de Rome*, which supported their education at the Academy. This resulted in the dominance of Neoclassical design in the Ecole's curriculum.[48]

Cret observed that the leading French architects of the nineteenth century who were products of the Ecole "were the creators of an architecture, not only highly expressive of their own time and

[46] Hewitt and Brown, "The New Home Office Building," *The Northwestern National News*, March 1924, 5; Edwin Hewitt, "The Architect's Description," in "The New Home Office, 1924."
[47] Ibid.
[48] Paul P. Cret, "The Ecole des Beaux-Arts and Architectural Education," *Journal of the American Society of Architectural Historians* 1 (April 1941): 3-15. Cret received his education at the Ecole and went on to have a great influence in the United States through his architectural practice and his teaching at the University of Pennsylvania, where he was a professor of architectural design from 1903 to 1937.

personality, but good enough to spread the fame of French art all over Europe"—as well as the United States. "They were besides very able practitioners and expert city planners, well versed in all problems of construction." Students at the Ecole could examine state-of-the-art city planning when they stepped out the door in the major renovation of Paris launched in the mid-nineteenth century by Baron Georges-Eugene Haussmann. Although Haussmann had not been educated at the Ecole, many of his collaborators were. One was Gabriel Davioud, the designer of the building that is associated with Place Saint-Michel (Figure 2) and influenced Hewitt in his design of 430 Oak Grove. Hewitt's expression of his Neoclassical training in the building reflects the profound influence of the Ecole in American architecture in the early twentieth century. It also shows that he learned lessons from Paris's nineteenth-century makeover. Diagonal streets presented the challenge of wedge-shaped lots in cities across the country, ranging from New York to Washington, D.C. to Chicago to San Francisco, but this was a rare circumstance in Minneapolis, which had a plan dominated by a simple grid. Hewitt embraced this challenge as an opportunity to put his European training to good use.

A Stone Monument to Success

The architects quite literally left no stone unturned in their work on the new headquarters for Northwestern National. The grey limestone for the exterior, Hewitt reported, was "personally selected by the architects, who visited the quarries and picked out the stone that was wanted" from "a special outcrop, . . . which has not been used in this part of the country before." It was supplied by the Ingalls Stone Company in Bedford, Indiana. Hewitt believed that the stone "was severely simple in general and yet brings the balance of the facades of the building into harmony with the monumental entrance and provides the large expanse of window area which is so requisite in modern office buildings." The highlight of the loggia was a bronze light fixture with a ring of native animals—including a bear, buffalo, wolf, and moose—hanging from the loggia's central groin vault. Designed by the architects, it was executed by the company of renowned Minneapolis interior designer John Bradstreet. Also referencing local history were two medallions on the front facade by artist John Daniels. One "recall[s] the fact that this building occupies the site of the last camping place in the city limits of a Chippewa Indian named Kega-ma-go-shig," according to Hewitt's description in a booklet commemorating the building's opening. "To please some children from a neighboring farm, he once drew his bow and lodged an arrow in the farmer's well-house, across what is now the lake at Loring Park." The other medallion "commemorate[ed] the days of the covered wagon."[49]

The loggia opened into a lobby on the main (second) floor that was encircled by a mural painted by H. W. Rubins (Figure 11). The artist was inspired by the area's history and by the company's place in that history. "This building is a step forward in the expansion of the Northwest," he explained, so the "series of five historical panels" illustrated "phases of the progress from the time when the only inhabitants were Indians, up to the present." The central theme was the Mississippi River. This connected everything from the arrival of early explorer Father Hennepin to the "great movement of settlers up the east bank" with "the old red river-carts," and, finally, the harnessing of the river's power by the mills that fostered the city's growth.[50]

In developing the floor plan, Hewitt and Brown addressed the lot's depth by hollowing out the center of the building. This became an open light well on the third and fourth floors and an open office covered

[49] Hewitt, "The Architect's Description"; Hewitt and Brown, "The New Home Office Building."
[50] "H. W. Rubins, "The Lobby Decorations," in "The New Home Office, 1924."

with skylights on the main (second) floor. The general office on the main floor was "practically one great room twenty thousand square feet in area, where the main work of the insurance company will be carried on, each department in direct and easy touch with the others and so arranged, with its filing systems and circulation, that each and every operation will be carried through to its completion without wasted steps". Executive and some department offices ringed the central space, most separated from it "by low partitions, . . . which may be modified or removed, if desired." A "special acoustic preparation" on the ceiling, "including a portion of the sky-lights," negated general office noises. The ground floor, which was at grade to the south (Fifteenth Street side) and east (rear), would hold the printing plant, the cafeteria and kitchen, coat rooms, and employee restrooms. It also housed the Health Service, which offered medical care to policyholders. The below-grade basement "provides an almost unequalled opportunity for storage of all kinds." The third and fourth floors would be subdivided into rental offices but, as Hewitt explained, they were designed so that the partitions "may disappear wholly or in part, as the increasing needs of the Company's business necessitate enlargement."[51]

In December 1922, Northwestern National's board approved the plans for the building, which were essentially in final form, enabling the project to go out for bid. Contracts were awarded in February 1923. The J. L. Robinson Company was selected as the general contractor. The company's founder, who gave it his name, learned the trade as an employee of local construction companies Leck and McLeod and the H. N. Leighton Company before striking out on his own in 1897. He won his first big project in 1901, a new facility for George Dayton's Goodfellow's Dry Goods Store. Robinson was soon "building significant projects of every description," according to a company history, including "some of the most important building projects of the early 1900s in the city of Minneapolis." Northwestern National bid out some components of the Oak Grove project separately. The Archambo Plumbing and Heating Company won the bid for heating and sheet metal, the Western Heating Company received the contract for plumbing, and McClurg and Miller was hired to complete the plasterwork. W. O. Hartig got the electrical contract, and the Otis Elevator Company was selected to provide the elevators. The building's mechanical systems were designed by the engineering firm Rose and Harris.[52]

Although a groundbreaking ceremony was held on March 1, 1923, the first building permit was not taken out until the twenty-sixth of that month. Contractor J. L. Robinson obtained a permit to construct a 136'-6" by 175'-3" structure of brick, tile, stone, and reinforced concrete. The cost for this work was anticipated to be $500,000. Thanks to good weather conditions, construction moved at a rapid pace and was well ahead of schedule by mid-summer (Figure 3). Robinson received a second permit in October for three private brick and stone garages, which were also designed by Hewitt and Brown. While the office building could be expanded at some point onto the lot occupied by the garages, located directly east of the building, the company clearly anticipated long service from the garages by going to the expense of having architects prepare the plans and using stone and brick for the construction. Two of the garages were about 87' by 20' in size and the third was 50' by 20'. The company planned to rent out these garages, like the extra space in the office building, to provide extra income.[53]

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[51] Hewitt, "The Architect's Description"; Hewitt and Brown, "The New Home Office Building."
[52] "The New Home Office, 1924"; Mary Kaeding, *Building on a Century: The Kraus-Anderson Story* (Minneapolis: Kraus-Anderson Companies, 2001), 4–10, 17; Minneapolis Building Permit K11290 (dated August 27, 1923).
[53] "The New Home Office, 1924"; Hewitt and Brown "Building for N. W. National Life Ins. Co., Oak Grove and West 15th St., Minneapolis, Minnesota," Job 434, January 26, 1923 (with later revisions), Northwestern Architectural Archives, Elmer L.

The New Era

The building was ready for occupation in early 1924 (Figure 4). The first tenant moved in that January. On March 15, Northwestern National "left its old home and took possession of the new." According to a house publication, *The Northwestern National News*, "For months the Home Office force has worked under cramped conditions making perfect service often difficult." The move was a "long-expected and much looked-forward to event" that would greatly improve the company's day-to-day operations.[54]

As importantly, the departure from the Nicollet Avenue building, the center of a scandal that had endangered the company's very existence, marked a turning point for Northwestern National. After almost two decades, it was time to close the door on that troublesome past. "A New Chapter Begins" asserted a headline in *The Northwestern National News*, highlighting the symbolism of the company's move to its new headquarters. The design of the building set an appropriate tone: dignified and businesslike, elegant but not extravagant. Other than the monumental front entry and the ornate lobby, the work space was utilitarian. Having two floors to rent out gave the company short-term income and the longer-term capability of easy expansion. "Who sets forth, hereafter, to get a general idea of how to plan a home office building will do well not to miss Minneapolis, so the critics tell us," *The Northwestern National News* proudly reported.[55]

The company continued its transformation for several years after moving into its new facility. One change in 1925 was unplanned: John Baxter, who had served as company's president since 1912, passed away suddenly at the age of sixty-two. Stepping into his place was Oswald J. Arnold (Figure 9), who had graduated from the University of Chicago in 1897 and was an executive with the Illinois Life Insurance Company. The loss of Baxter, who had guided the company through a period of exceptional growth and led the drive for the new headquarters, was noteworthy, but significant changes were soon in store under Arnold's leadership. One of the most far-reaching was a change in the corporate structure that the company undertook in 1927. Northwestern National had been organized as a mutual insurance company. In this structure, policyholders owned the company. Insurance companies could also be organized like standard corporations, with stock purchased by shareholders without regard to whether they were insured by the company. The advantage to this arrangement was that a company could raise funds to further corporate expansion by selling stock. A third option was a mixed structure, with both policyholders and shareholders having ownership. Northwestern National announced plans to convert to the latter by selling "220,000 shares to that number of participating policyholders at $5 a share, thus creating a capital of $1,100,000," the *New York Times* reported. Henceforth, the company could self-finance much of its growth. Policyholders were given the first option to buy the stock; any unsold shares were offered to the general public. The "corporate structure of both Stock and Mutual Departments makes [the company] unusual among the country's major life insurance," a history

Andersen Library, University of Minnesota, Minneapolis; Reliastar archives materials; Minneapolis Building Permits B166726 (dated March 26, 1923) and B174100 (dated October 15, 1923); "The New Home Office Building," 5. In an age where streetcar usage was at its peak, automobiles were a sign of the rising middle class. Off-street parking space was at a premium in the area around Loring Park, which had a concentration of high-density residential buildings dating from the early twentieth century. In addition to renting out parking spaces, Northwestern National perhaps gave executives parking as a perk. The Hardware Mutual Insurance Company was also building a new home office that year on Nicollet Avenue in south Minneapolis that included a 77' by 22' brick garage (Minneapolis Building Permit B171450 [dated July 30, 1923]).

[54] "The New Home Office, 1924"; "A New Chapter Begins," *The Northwestern National News*, March 1924.

[55] Ibid.

observed. This arrangement accelerated the company's growth. As the decade drew to a close, the company was the largest Minnesota-based life insurer, with 50 percent more insurance in force in the state than Minnesota Mutual, its closest competitor.[56]

Surviving the Great Depression

By the end of the 1920s, the country's prosperity was teetering on the brink of a collapse, which was ushered in by the stock market crash in October 1929. Life insurance sales at first seemed immune, continuing to increase during early 1930. Soon, however, the effects of the Great Depression were evident.[57]

To counteract the financial panic gripping the nation, Franklin D. Roosevelt, in one of his first acts as president, declared a national bank holiday that closed every bank in the United States. This was followed by Congress's passage of the Emergency Banking Act. Banks were authorized to reopen only after they proved they were financially stable. The long-term result was stricter banking regulation. A similar holiday—and reopening requirements—were imposed on the life insurance industry.[58]

This recession also had another effect on the insurance industry with the creation of the Temporary National Economic Committee (TNEC), also known as the "Monopoly Committee." This reflected a belief that government intervention and regulation was needed because the free market had run its course and failed. Some felt that the insurance industry deserved particular attention. The TNEC assigned the investigation to the fledgling Securities and Exchange Commission (SEC), which was created in 1934. The SEC began holding public hearings with insurance companies in February 1939. Two years later, in February 1941, SEC commissioner Sumner T. Pike presented the agency's report to the TNEC. It encouraged better state regulation but did not result in additional federal legislation, a great relief to the insurance industry.[59]

Northwestern National soldiered on. Its 10.9-percent gain in business in 1932 received mention in an article in the *New York Times* titled "Last Year Uneven in New Insurance." Even though the following year was one of the worst that both the economy and the life insurance industry had seen since World War I, the company came through it with "increased liquidity assets and surplus, and with new business being produced in more substantial volume than any time since 1929." Its insurance in force had grown by an impressive 24 percent in those four difficult years, reaching $357 million by December 1933. The staff at the Home Office was apparently growing as well, claiming the building's fourth floor (and perhaps the third floor as well) in 1934. The company's solid earnings justified an expenditure of $3,000 to create an executive suite in the northwest corner of the floor. Plans for the space were prepared by architects Hewitt and Brown, still in business after Brown's death in 1930. The two finest rooms in the suite were the president's office and the conference room, which featured wood paneling on the walls, coved plaster ceilings, and interior leaded-glass casement windows. The president's

[56] Kaufman, "Northwestern National Life Insurance Company, 1885–1985;" "L. K. Thompson Resigns as Insurance Head"; "Oswald J. Arnold, Insurance Leader," *New York Times*, June 16, 1949; "To Adopt Stock Basis," *New York Times*, June 7, 1927; *The Insurance Year Book for 1930–1931: Life Insurance* (New York: The Spectator Company, 1930), A-264–265, A-402–403.
[57] Buley, *American Life Convention*, 682.
[58] Huertas and Silverman, "Banking and Insurance Holidays of 1933," 108–109; Buley, *American Life Convention*, 722, 741–743, 762–763.
[59] Buley, *American Life Convention*, 838–862, 882.

office had built-in wood shelves and wall sconces. The centerpiece of the conference room was a fireplace with a marble hearth and surround bracketed by fluted wood pilasters. H. N. Leighton served as contractor for the extensive alterations, which included adding windows on the east wall and removing a freight elevator and stairway that had originally passed through this area. The company spent an additional $6,000 to outfit other office space in the building. The Kraus-Anderson Construction Company, corporate successor to J. L. Robinson, was the contractor for this work. By 1935, the building housed 400 Northwestern National staff.[60]

In 1939, the Minnesota sales operations were forced to move to another location to free up space for other functions (Figures 7 and 8). The salesmen had been very busy during the 1930s, when the company's insurance in force increased 35 percent—a particularly impressive feat given that the industry average was 10 percent for the same period. In addition, the company's assets had doubled, in contrast with an average 67-percent gain for life insurance companies across the United States. Another sign of Northwestern National's quality was the efficiency of its operations, according to the *Minneapolis Tribune*: "NWNL for many years has been [the] first major life insurance company to make public its reports for the preceding 12 months."[61]

Operations in thirty states continued to be carefully monitored by the board of directors, which included three active members from the 1905 board—Chamberlain, Decker, and Jaffray. The leadership of President Arnold was also critical to the company's success. "Although conservative in the underwriting and actuarial phases of the business and in investing funds," according to a 1939 article, "he has aggressively pioneered new sales training methods and new forms of policies to meet public needs as they have changed. Under his guidance the company's assets have more than tripled, and insurance in force has doubled, notwithstanding the fact that nearly half of the period was a time of depression." In addition to his work for the company, he was a national leader in the industry. In 1941, for example, he chaired the Association of Life Insurance Presidents. The *New York Times* announced that at the organization's thirty-fifth annual convention at New York's Waldorf-Astoria Hotel, he "will open the meetings with an address on the center theme" of the convention, "life insurance in defense of democracy." Other speakers at the conference included General George C. Marshall and Harold Stassen, governor of Minnesota. "The convention will be attended by more than 500 life insurance leaders in the United States and Canada, as well as officers of State and provincial insurance departments in the two countries." Arnold worked on civic and philanthropic causes as well throughout his career. In the 1940s, he would chair the Minnesota Cancer Society's first fund-raising drive, the city's "mass tuberculosis X-ray campaign," and, during World War II, the state's War Finance Committee.[62]

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[60] "Last Year Uneven in New Insurance," *New York Times*, January 18, 1933; "Three Re-elected by N. W. Life," *Minneapolis Journal*, January 31, 1934; Hewitt and Brown, "President's Office and Conference Rm., N.W. National Life Insurance Co., Oak Grove and West 15th St., Minneapolis, Minn.," Job 608, June 29, 1934, Northwest Architectural Archives, Elmer L. Andersen Library, University of Minnesota, Minneapolis; Minneapolis Building Permit A21683 (dated June 30, 1934) and A21733 (dated August 15, 1934); *Best's Life Insurance Reports, Thirtieth Annual Edition*, 1935 (New York: Alfred M. Best, 1935), 723–727; "News of Commercial Activity," *Minneapolis Star*, January 28, 1935.
[61] Kaufman, "Northwestern National Life Insurance Company, 1885–1985"; "Northwestern National Life Business Gains 13 Millions," *Minneapolis Tribune*, January 3, 1940; "Northwestern National Life Insurance Company Story," *Sparks*, July 1939.
[62] "Northwestern National Life Business Gains 13 Millions," *Minneapolis Tribune*, January 3, 1940; "Northwestern National Life Insurance Company Story"; "Insurance Group Lists Speakers," *New York Times*, November 21, 1941; "Oswald J. Arnold, Insurance Leader."

Postwar Transformation

In the same way that the war helped the economy recover from the Depression, it also gave a boost to the life insurance industry. In 1941, $13 billion of new life insurance policies were written, an increase of 14 percent over the previous year. Workers receiving higher wages in the war could afford the insurance, and they got daily reminders of the importance of coverage as reports of casualties came from the front. In December 1941, sales were almost 150 percent higher than they were a year earlier.[63] The federal government once again got in the insurance business with the creation of the National Service Life Insurance (NSLI) program, which was modeled after World War I's War Risk Insurance. Anyone serving in the armed forces after October 8, 1940, could purchase policies ranging between $1,000 and $10,000 in value. According to historian Buley, "Despite the fact that National Service Life Insurance was enacted without consulting the life insurance companies, it was accepted by them with little discussion or criticism. This was in striking contrast to the reception given the War Risk Life Insurance of World War I."[64]

Northwestern National continued to grow during the war, reaching $500 million of insurance in force in 1943. It developed an Agents Training School, a rigorous, two-week class. When projections showed that Iowa would be one of the most lucrative postwar markets, the company began expanding its operations in that state, opening a regional office in Des Moines. Arnold continued on the speaking circuit, and vice president W. R. Jenkins addressed the inauguration of the Small Business Management Institute at the University of Omaha in September 1945. The texts of the speeches were reprinted in *Vital Speeches of the Day*. This visibility reinforced Northwestern National's image as a successfully run company.[65]

After the war, the profits of life insurance companies jumped, thanks in part to trends over which they had little control. Wartime industries were transformed for peacetime production, creating new jobs and bolstering the economy. New prosperity dawned, and household formation skyrocketed. New families were particularly receptive to the security offered by life insurance, and sales of policies soared. Insurance companies invested this income with greater returns because interest rates were consistently rising by the late 1940s for the first time in twenty years. At the same time, the introduction of antibiotics at the end of the war decreased the country's mortality rate, lowering the volume of death benefit payouts for insurance companies. As a result of these fortuitous changes, one analysis observed, "profits rose far beyond expectations on business issued between 1948 and 1957."[66]

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[63] Buley, *American Life Convention*, 895; "Insurance Group Lists Speakers," *New York Times*, November 21, 1941; O. J. Arnold, "Life Insurance in Defense of Democracy: A Human Business," *Vital Speeches of the Day*, December 11, 1941, 184–185.

[64] Buley, *American Life Convention*, 879–880.

[65] Kaufman, "Northwestern National Life Insurance Company, 1885–1985"; Arnold, "America's Prospect of True Security," 753–758; Arnold, "Democracy Faces its Oldest Problem," 632–638; O. J. Arnold, "Super Vision or Supervision: Why Did life Insurance Grow So Big?" *Vital Speeches of the Day*, February 20, 1940, 367–372; O. J. Arnold, "Our National Security: Government Is Not and Cannot Be a Charitable Institution," *Vital Speeches of the Day*, October 9, 1940, 22–26; W. R. Jenkins, "Small Business in the Postwar World: the Birth and Death Struggles of New Enterprise," *Vital Speeches of the Day* 12 (September 5, 1945): 18–23.

[66] Buley, *American Life Convention*, 973–975; Donald Kramer, "Life Insurance Profit Margins," *Financial Analysts Journal* 21 (November–December 1965): 88; "Longer Life for People Past 40," *Time*, September 23, 1946.

Northwestern National had apparently filled the space in the Home Office by 1946 and decided to expand onto the east lot, which held the three garages that had been erected at the same time as the building. The elevation of the southern two-thirds of the lot, where the two larger garages were located, was about 17 feet higher than the northern third, where the smaller garage had been built. In August, the C. O. Field Company received a permit to alter the smaller garage at the north end of the lot into an office; the address given on the permit is 411 to 421 West Fifteenth Street. Plans were prepared by Magney and Tusler, where Donald Setter, a business partner with Hewitt in the 1930s, had gone after Hewitt's death. The estimated cost for this work was $40,000. In September the N.W. Lumber and Wrecking Company obtained a permit to demolish the larger garages, which were accessed from Oak Grove Street on the south end of the lot. It is unclear whether the conversion of the smaller garage occurred, but it was apparently around this time that the Annex was built where the larger garages had been located. While the design of the Annex is hard to date, particularly because the windows and doorway are of a more recent vintage, the Annex seems to have been produced by the $40,000 project. Both the Annex and a building in the location of the smaller garage appear in a Sanborn insurance map updated to 1951.[67]

The Annex was apparently intended to be a temporary fix for the company's space problem. In 1949, the company assembled a large parcel of land in south Minneapolis, along the east side of Lake Calhoun between Thirty-fifth and Thirty-sixth Streets, as the site for a new headquarters. After five years of planning, however, it finally abandoned these plans in the face of neighborhood opposition to commercial development in the mostly residential area. Northwestern National sold the land to the Greek Eastern Orthodox Church of Minneapolis, which built Saint Mary's Church there.[68]

As the company made plans for a new home, it continued to evolve. In 1948, Northwestern National began offering group health insurance. The Gluek Brewing Company of Minneapolis was the first policyholder. In the following year, there was a major changing of the guard: in January, O. J. Arnold stepped down as company president. He had helped the company weather the economic storm of the Great Depression and World War II and consistently outperform the industry. In his final year at the helm, Northwestern National had increased its insurance in force by $73 million. Only a few months later, in June 1949, Arnold died at the age of seventy-five after more than fifty years in the insurance industry. His obituary in the *New York Times* lauded him as an "insurance leader" and "civic leader."[69]

Arnold was succeeded as president by Ronald G. Stagg, who remained in that position for only a few years. George W. Wells became president in 1952, a year after the company had reached $1 billion of life insurance in force. In 1956, John S. Pillsbury became the company's president, a position he would hold until his retirement in 1969. He continued on as chief executive officer and chairman of the board until 1977. A member of the flour-milling dynasty that played a prominent role in the city's social, business, and civic affairs, Pillsbury had received an undergraduate degree from Yale and graduated from the University of Minnesota's law school. After serving in the Navy in World War II, he was a

[67] Minneapolis Building Permit A26948 (dated August 22, 1946); Lathrop, *Minnesota Architects*, 191–192; Minneapolis Demolition Permit I5558 (dated September 23, 1946); Sanborn Fire Insurance Company, *Insurance Maps of Minneapolis, Minnesota*, vol. 3 (New York: Sanborn Fire Insurance Company, 1912, updated to 1951), sheet 299.
[68] Kaufman, "Northwestern National Life Insurance Company, 1885–1985."
[69] "Oswald J. Arnold, Insurance Leader"; "Insurance Volume Up," *New York Times*, January 4, 1949; Kaufman, "Northwestern National Life Insurance Company, 1885–1985"; "One Hundred Years Ago Life, as We Know It Begins," advertisement, *Minneapolis Skyway News*, September 19, 1985.

partner in the old-line law firm Faegre and Benson until moving to the corner office at Northwestern National. Like Arnold, he soon rose to national prominence in the insurance industry. He also served on the boards of a number of corporate and charitable organizations.[70]

Pillsbury took command just as Northwestern National faced the biggest threat to its existence since the early twentieth century, this time as a result of its success. In November 1956, it became the target of a corporate takeover by the Great Southern Life Insurance Company of Houston, Texas. Although Great Southern was unsuccessful in its attempt to gain control of a majority of stock with an offer of up to $22.5 million, the fight was continued by Nationwide Corporation of Columbus, Ohio, which purchased Great Southern's shares. It acquired additional shares, amassing a majority 112,489 shares of the 220,000 outstanding. The companies were headed for a proxy fight that would have been decided by the policyholders who owned the mutual portion of the company. After a tense fifteen months, Northwestern National reached a settlement with Nationwide that allowed the Minneapolis company to remain independent while adding three representatives from Nationwide to its board.[71]

It was perhaps this influence that resulted in a realignment of the company's investment strategy. It began to shift its investments away from residential mortgages into commercial and industrial lending. In the corporate sector, it went for directly placed obligations rather than publicly offered bonds. "By dealing directly with the borrower, expenses [were] minimized and higher rates of return [could] be obtained." In the coming years, NWL followed an aggressive policy, pursuing investments that brought the greatest yields and opportunities for growth. The company worked to develop its profitability, providing it with more money for potential acquisitions.[72]

At the same time, Northwestern National kept up with advances in technology that were changing the internal operations of insurance companies. To manage the massive quantities of data that were critical to administering policies and assessing risk, life insurance companies were early to adopt computer technology to replace slower punch-card tabulating systems. In 1953, Northwestern National obtained a Remington Rand computer for its Tabulating Department. The "super brain" was only the eighteenth of its kind to be installed in the country. The following year, Metropolitan Life of New York became the first life insurance company to get a new Univac computer, receiving the ninth machine built and only the second one to go into commercial use. Franklin Life Insurance Company purchased a Univac in December, followed by two more companies the next year. In late 1956, Northwestern National ordered a "Univac file computer," a machine that would help the company "absorb many types of statistics and data . . . [and] improve the Company's service to its policy owners and lessen much of the detail on work now being done manually or with less efficient machines." It was the first life insurance company to acquire this computer model. The Univac's modern technology could quickly perform complicated calculations that, under previous methods, would have been time-consuming and costly.[73]

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[70] Kaufman, "Northwestern National Life Insurance Company, 1885–1985"; "Pillsbury, John Sargent," obituary, *New York Times*, March 30, 2005.
[71] Leonard Inskip, "N.W. Life Ordered to Open Books," *Minneapolis Tribune*, August 7, 1957; Leonard Inskip, "Fifteen-month Fight Ends for N.W. Life Control," *Minneapolis Tribune*, April 4, 1958.
[72] "Insurance Volume Up"; *Best's Life Insurance Reports, Fiftieth Annual Edition*, 1955 (New York: Alfred M. Best, 1955), 930–933; "Prospers"; Kaufman, "Northwestern National Life Insurance Company, 1885–1985."
[73] Ibid.; JoAnne Yates, "The Structuring of Early Computer Use in Life Insurance," *Journal of Design History* 12 (1999): 5, 12.

Leaving Loring Park
It was only a matter of time before Northwestern National succeeded in modernizing its facilities as well. In 1954 (Figure 12), the year the company gave up on the Lake Calhoun site, a *Minneapolis Tribune* article reported that "Twin City insurance companies are in the midst of a multi-million-dollar building boom. Five large firms are spending some 12 million dollars on new home offices or additions to present quarters, while two others are ready to begin similar projects." The article noted that Northwestern National, the largest of the companies in the Twin Cities, "[had] been talking about a new building. Its present headquarters overlooking Loring Park are [*sic*] cramped, but it has made no definite plans." Three years later, due to a lack of space, the company had to move eighty employees into the former Bovey residence at 400 Clifton Avenue, which housed the Group Department from November 1957 to December 1964. By the latter date, employees were scattered at five different locations.[74]

Many of its competitors, as well as other major Minneapolis corporations like General Mills, were moving to the edge of Minneapolis or to the wide expanse of the suburbs as the aging downtown deteriorated. In response, the city planned a $43 million urban renewal project that involved the demolition of nearly 40 percent of the city's Lower Loop neighborhood. Business and civic leaders rallied to the cause and soon there were promises of a seventeen-story hotel, office buildings for IBM and the utility Northern States Power, a high-rise apartment complex, and other developments. Northwestern National made headlines when it announced plans to build its new headquarters in the heart of the urban renewal district, the Gateway area, at the prominent intersection of three major arteries: Nicollet, Hennepin, and Washington Avenues. After interviewing thirty-nine architects, the company chose the Michigan firm Minoru Yamasaki and Associates to design its new home. The company moved into its eye-catching new building, a modernist interpretation of a Classical temple, in 1964.[75]

In 1989, Northwestern National was "demutualized," and in 1996, the company changed its name to "Reliastar." Three years later, it was purchased by the Netherlands-based financial institution ING for $6 billion.[76]

Loring Park Office Building
In 1966, the former home office at 430 Oak Grove Street became known as the "Loring Park Office Building" and was subdivided to house a variety of businesses. Early tenants included Zejdlik and Harmala Architects, Trans America Insurance Company, National Self Service, Payco of Minnesota, Intermedia, Bissel, Belair, and Green, Greater Minneapolis Day Care, and LaBelle's. Architectural

[74] John A. Wicklund, "Five Companies Are Spending 12 Million Dollars," *Minneapolis Tribune*, June 13, 1954; Reliastar Archives materials; Kaufman, "Northwestern National Life Insurance Company, 1885–1985"; "Insurance Building by Yamasaki Has a Stately Air," *New York Times*, January 17, 1965.
[75] "Minneapolis Gets Renewal Project," *New York Times*, September 23, 1960; "Temple-Like Building Will House Insurance Company," *New York Times*, May 19, 1964; "Insurance Building by Yamasaki Has A Stately Air"; Kaufman, "Northwestern National Life Insurance Company, 1885–1985."
[76] Demutualization Claims Clearinghouse, "Northwestern National – Reliastar," http://www.demutualization-claims.com/Northwestern_National_ReliaStar_demutualization.htm (accessed July 20, 2011); Lehman Brothers Collection Twentieth-Century Business Archives, "Northwestern National Life Insurance," Harvard Business School, http://www.library.hbs.edu/hc/lehman/company.html?company=northwestern_national_life_insurance (accessed August 2, 2011).

plans and building permits indicate that the interior was altered at various times to suit the needs of tenants and to update mechanical equipment. It was apparently during this period that the lobby, which had been altered in the mid-twentieth century, was returned to its original configuration, albeit with faux marble rather than the real thing. All the while, the exterior of the building was little changed, and to this day it remains a prominent landmark overlooking Loring Park.[77]

[77] Minneapolis Building Permits A36395 (dated August 30, 1966), F622768 (dated September 15, 1966), B399222 (September 23, 1966), B399249 (dated September 26, 1966), F622927 (dated September, 26, 1966), K87283 (dated October 4, 1966), K87290 (dated October 13, 1966), A36479 (dated November 4, 1966), A36507 (dated December 5, 1966), and B400279 (December 21, 1966). This does not include $92,500 spent on the installation of air conditioning units and ductwork remodeling. Permits P54981 and G71384 (dated August 25, 1966) and P55145 (dated September 20, 1966); Minneapolis Building Permits B400426 (dated January 26, 1967), B400553 (dated February 23, 1967), B400650 (March 9, 1967), A36644 (dated April 5, 1967), A36720 (May 19, 1967), B404906 (dated September 5, 1967), B405770 (dated October 4, 1967), A36988 (dated October 10, 1967); Minneapolis Building Permit Index, 430 Oak Grove Street; "Loring Park Office Building," March 30, 1984, and Finn Daniels, Architects, "Loring Park Office Building," April 22, 2010, architectural plans in possession of Kraus-Anderson, Minneapolis.

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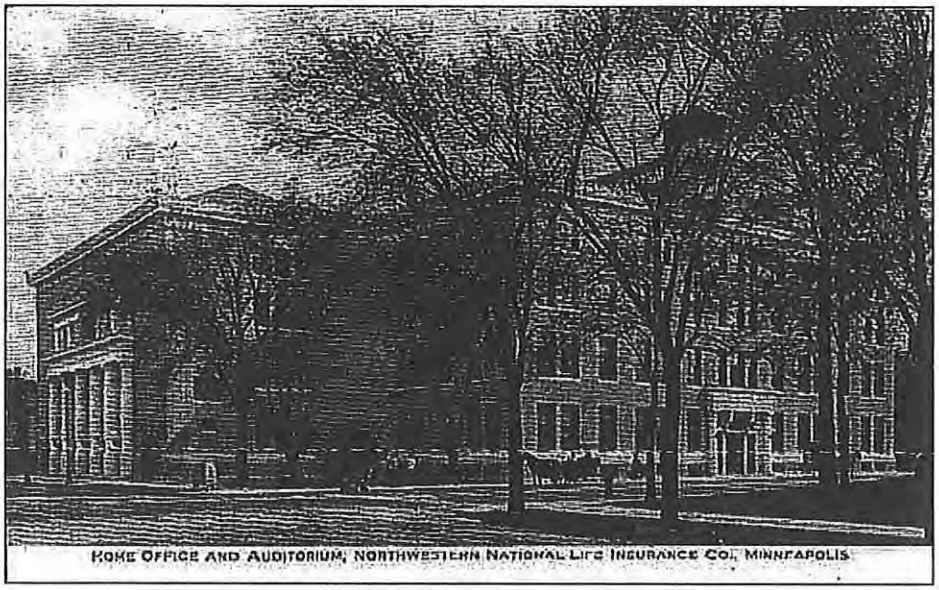

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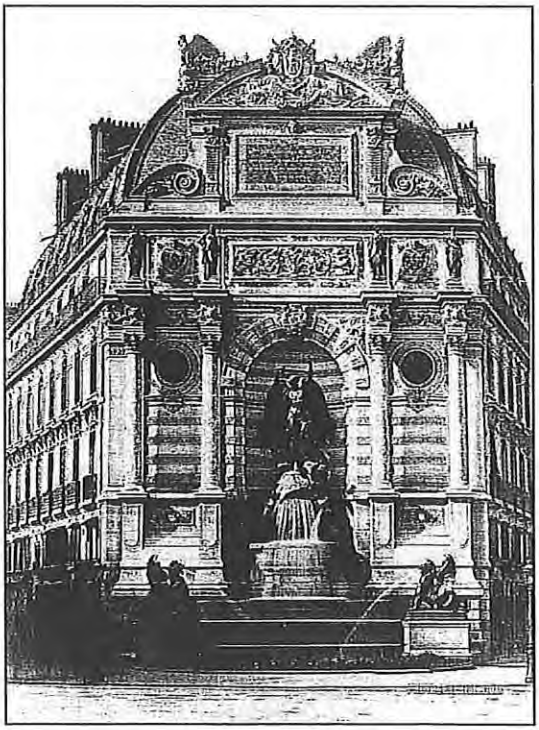

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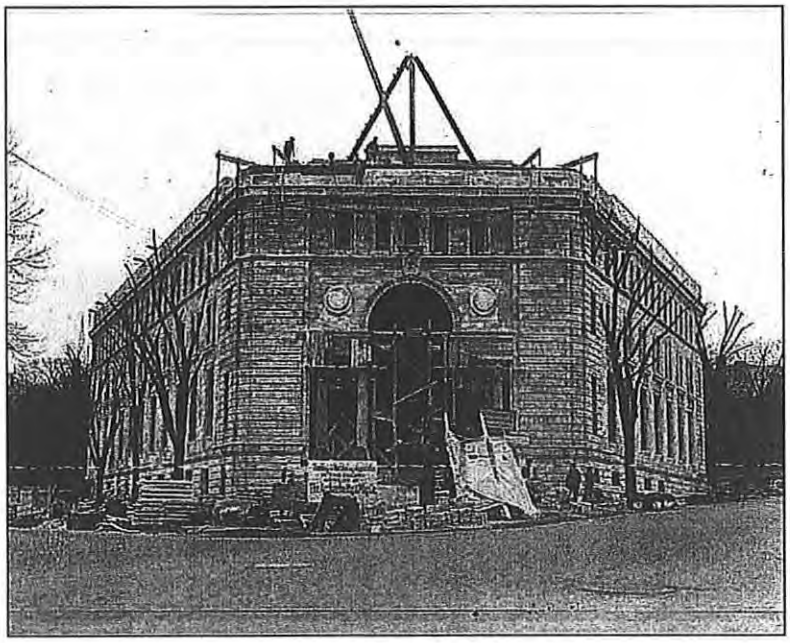

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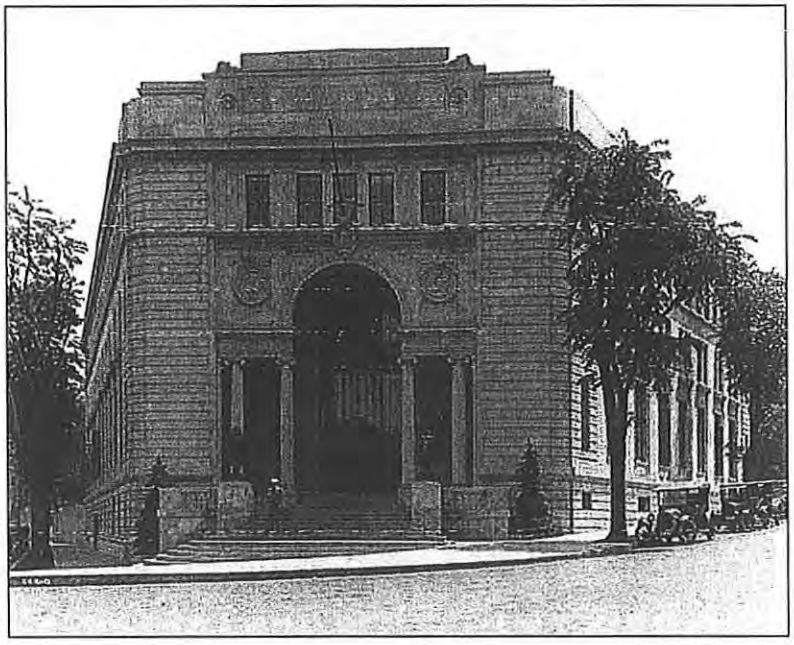

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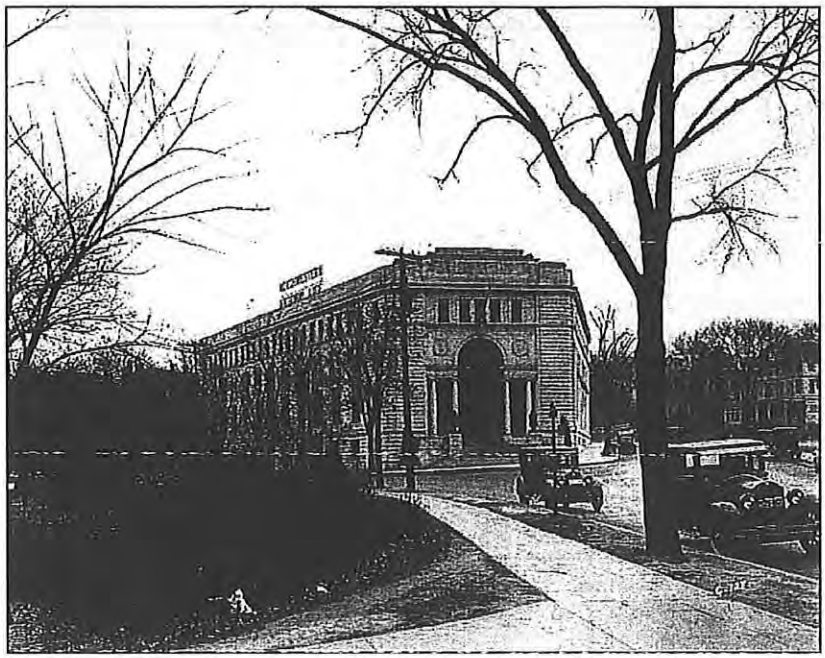

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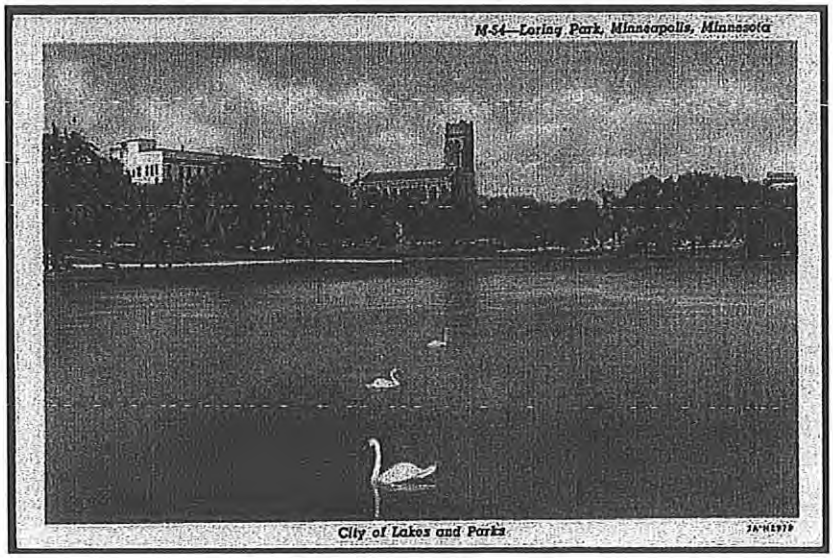

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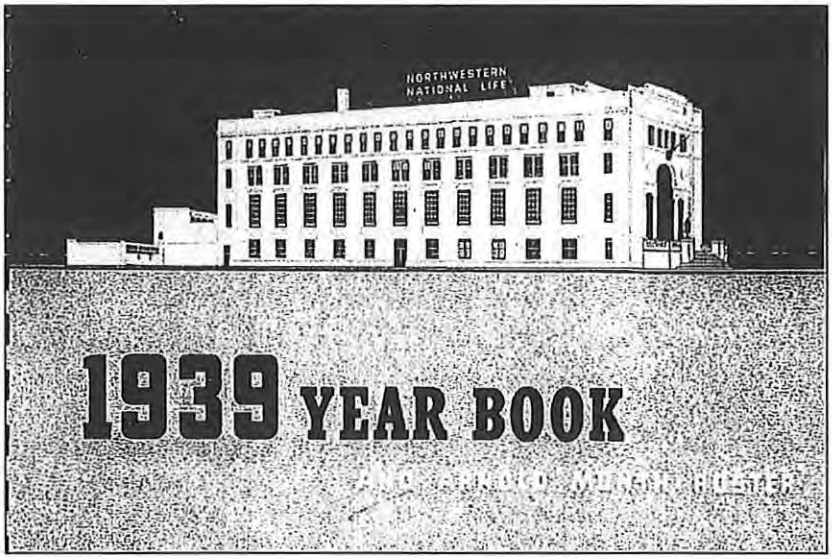

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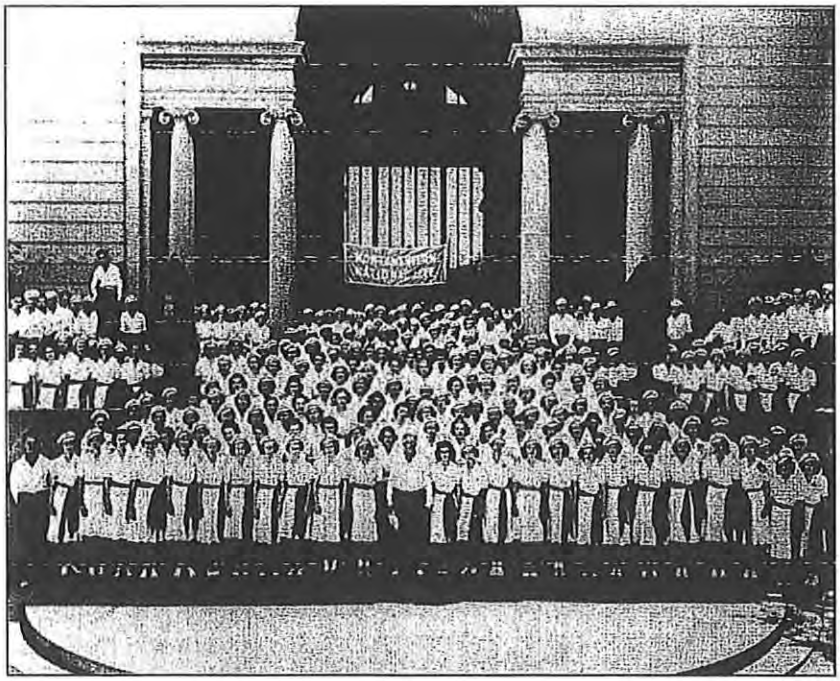

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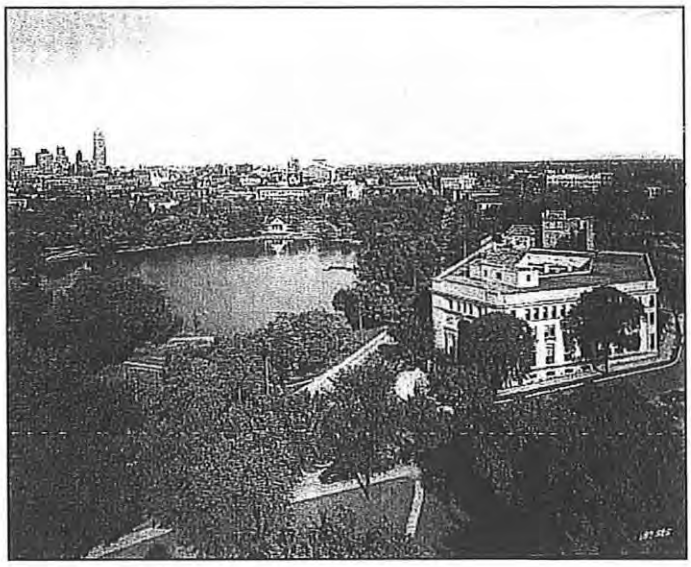

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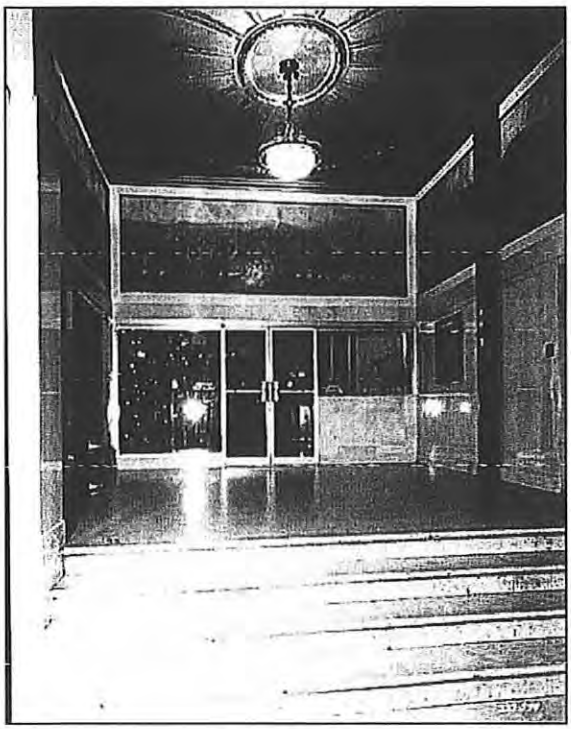

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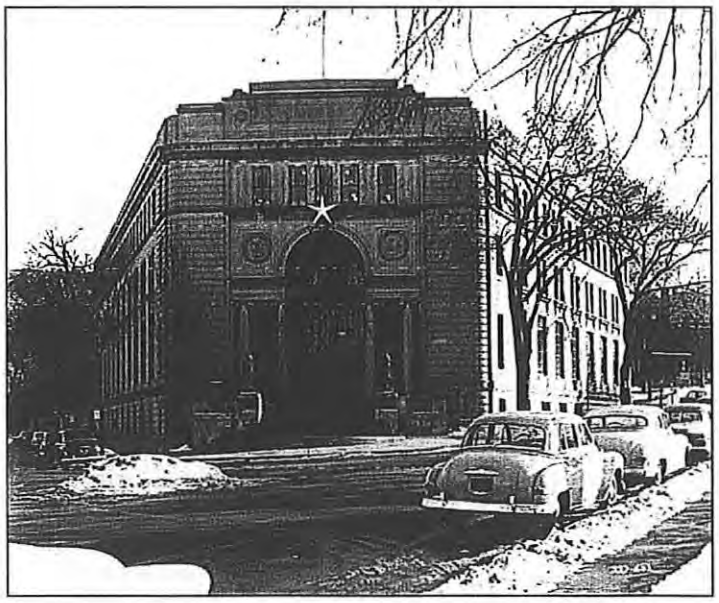

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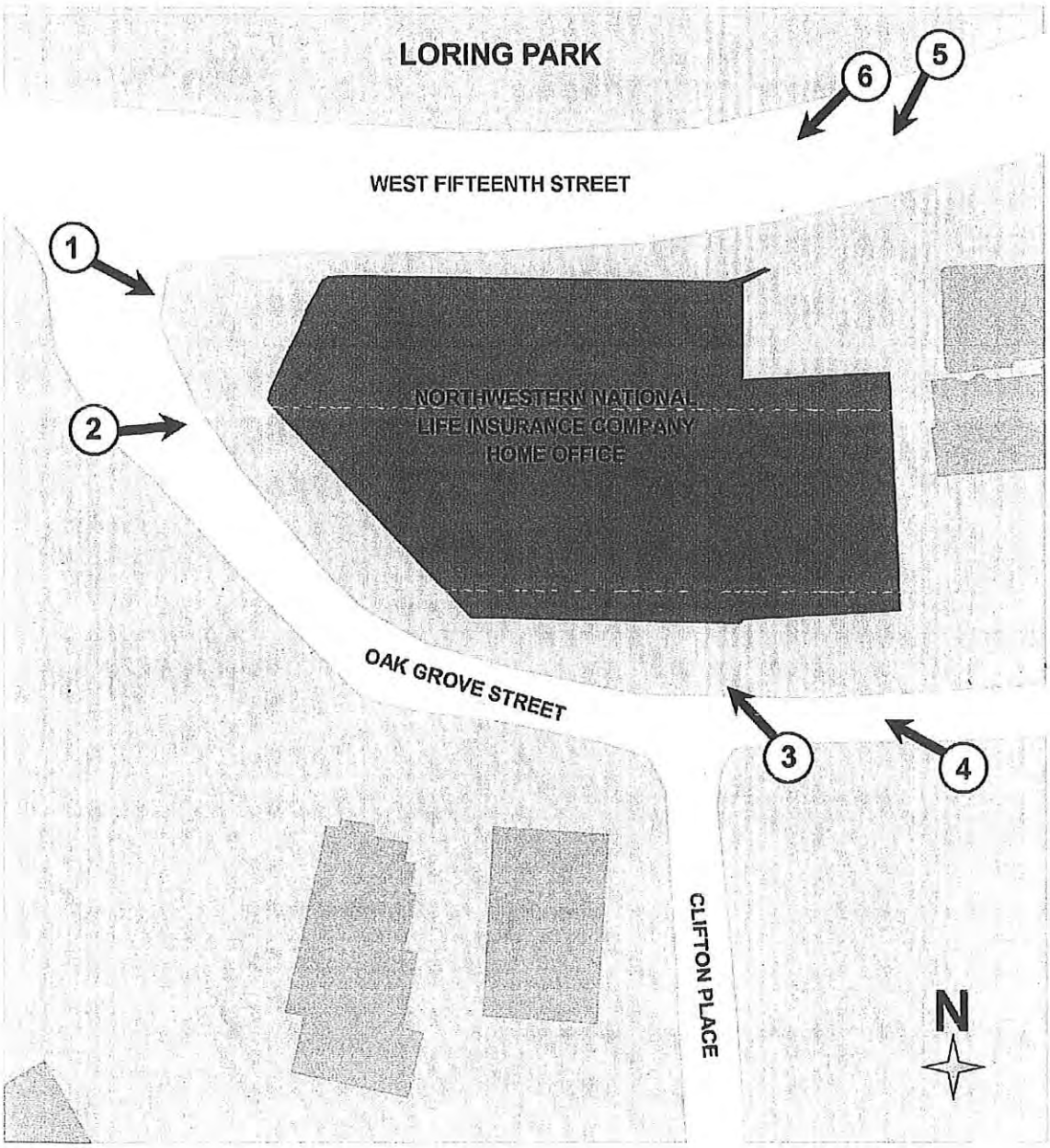
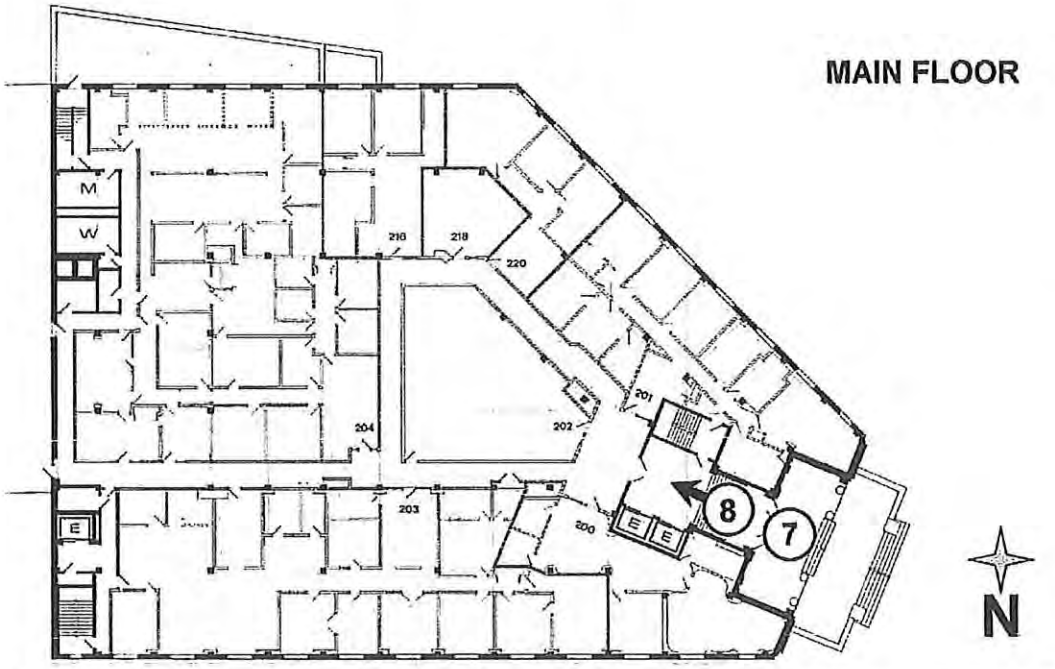
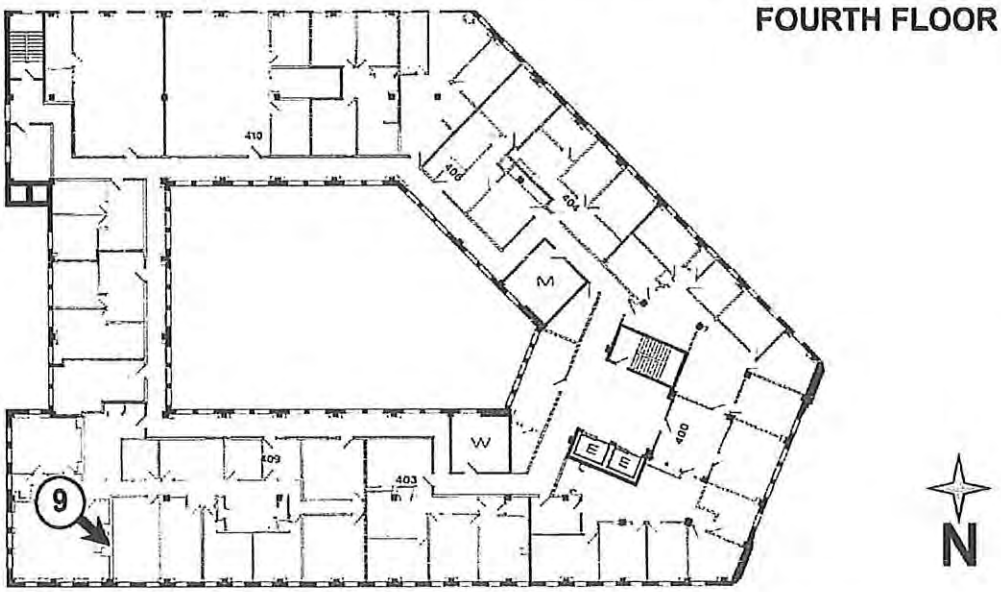
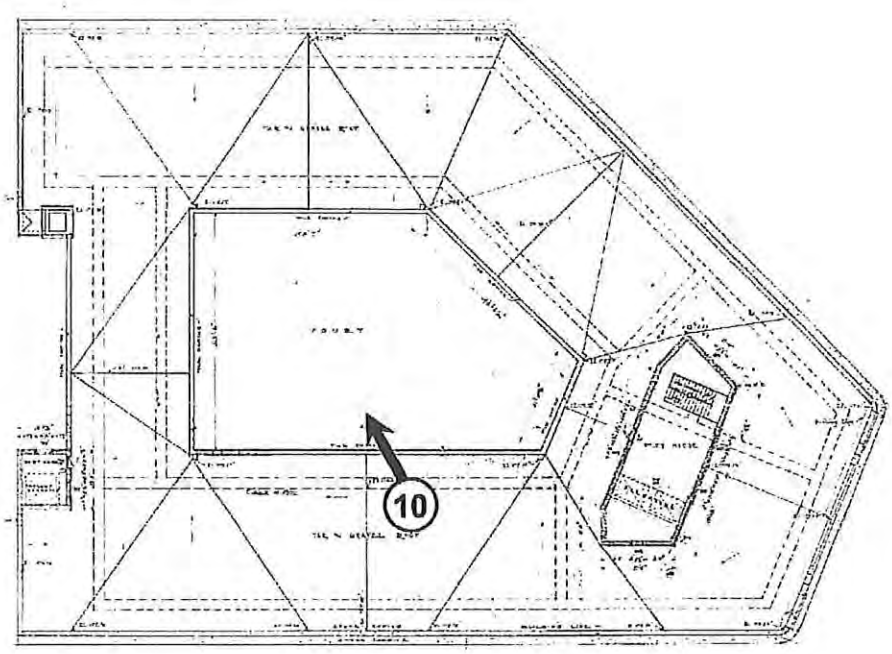


NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY HOME OFFICE (Exterior)
Minneapolis
Hennepin County
Minnesota
Photographers: Stephanie K. Atwood and Charlene K. Roise
July 2011–February 2012





NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY HOME OFFICE (Interior)
Minneapolis
Hennepin County
Minnesota
Photographers: Stephanie K. Atwood and Charlene K. Roise
July 2011–February 2012



NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY HOME OFFICE (Roof)
Minneapolis
Hennepin County
Minnesota
Photographers: Stephanie K. Atwood and Charlene K. Roise
July 2011–February 2012 Page 3 of 3

Photographs:

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map.

Name of Property: Northwestern National Life Insurance Company Home Office
City or Vicinity: Minneapolis
County: Hennepin County
State: Minnesota
Name of Photographer: Charlene K. Roise
Date of Photograph: May 2011

MN_HennepinCounty_NorthwesternNationalHomeOffice_0001
Exterior view to east showing (l-r) north, northwest (main), and southwest facades of Home Office.

Name of Property: Northwestern National Life Insurance Company Home Office
City or Vicinity: Minneapolis
County: Hennepin County
State: Minnesota
Name of Photographer: Charlene K. Roise
Date of Photograph: May 2011

MN_HennepinCounty_NorthwesternNationalHomeOffice_0002
Exterior view to northeast showing (l-r) northwest (main) and southwest facades of Home Office.

Name of Property: Northwestern National Life Insurance Company Home Office
City or Vicinity: Minneapolis
County: Hennepin County
State: Minnesota
Name of Photographer: Stephanie K. Atwood
Date of Photograph: February 2012

MN_HennepinCounty_NorthwesternNationalHomeOffice_0003
Exterior view to northwest showing southwest facade of Home Office.

Name of Property: Northwestern National Life Insurance Company Home Office
City or Vicinity: Minneapolis
County: Hennepin County
State: Minnesota
Name of Photographer: Stephanie K. Atwood
Date of Photograph: February 2012

MN_HennepinCounty_NorthwesternNationalHomeOffice_0004
Exterior view to northwest showing (l-r) southwest and east facades of Home Office and south facade of Annex.

Name of Property: Northwestern National Life Insurance Company Home Office
City or Vicinity: Minneapolis
County: Hennepin County
State: Minnesota
Name of Photographer: Stephanie K. Atwood
Date of Photograph: July 2011

MN_HennepinCounty_NorthwesternNationalHomeOffice_0005
Exterior view to southwest showing (l-r) south facade of Annex and east and north facades of Home Office.

Name of Property: Northwestern National Life Insurance Company Home Office
City or Vicinity: Minneapolis
County: Hennepin County
State: Minnesota
Name of Photographer: Stephanie K. Atwood
Date of Photograph: August 2011

MN_HennepinCounty_NorthwesternNationalHomeOffice_0006
Exterior view to southwest showing (l-r) east and north facades of Home Office.

Name of Property: Northwestern National Life Insurance Company Home Office
City or Vicinity: Minneapolis
County: Hennepin County
State: Minnesota
Name of Photographer: Charlene K. Roise
Date of Photograph: May 2011

MN_HennepinCounty_NorthwesternNationalHomeOffice_0007
Detail view of John Bradstreet and Company light fixture hanging in "Palladian-loggia"-style porch on northwest (main) facade.

Name of Property: Northwestern National Life Insurance Company Home Office
City or Vicinity: Minneapolis
County: Hennepin County
State: Minnesota
Name of Photographer: Stephanie K. Atwood
Date of Photograph: August 2011

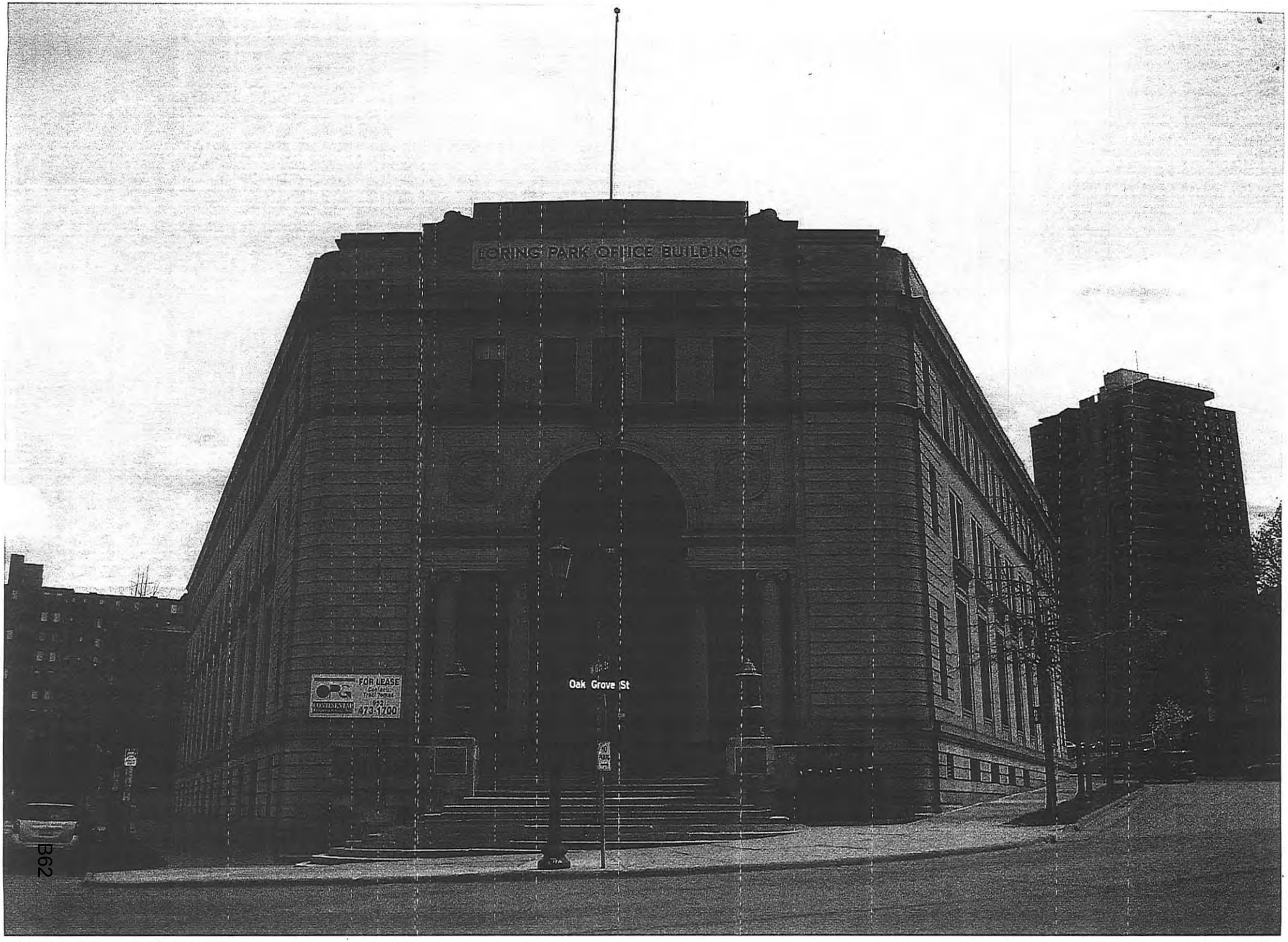
MN_HennepinCounty_NorthwesternNationalHomeOffice_0008
Interior view to east of Home Office front entry lobby showing painted mural, domed ceiling, and marble wainscoting and floor.

Name of Property: Northwestern National Life Insurance Company Home Office
City or Vicinity: Minneapolis
County: Hennepin County
State: Minnesota
Name of Photographer: Charlene K. Roise
Date of Photograph: May 2011

MN_HennepinCounty_NorthwesternNationalHomeOffice_0009
Interior view to northwest of fourth-floor President's Office showing fireplace with marble surround, carved wood paneling, and coved ceilings.

Name of Property: Northwestern National Life Insurance Company Home Office
City or Vicinity: Minneapolis
County: Hennepin County
State: Minnesota
Name of Photographer: Charlene K. Roise
Date of Photograph: May 2011

MN_HennepinCounty_NorthwesternNationalHomeOffice_0010
Exterior view to south of Home Office from roof showing light well and skylights.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Oak Grove St
FOR LEASE
CONTINENTAL
473-1100

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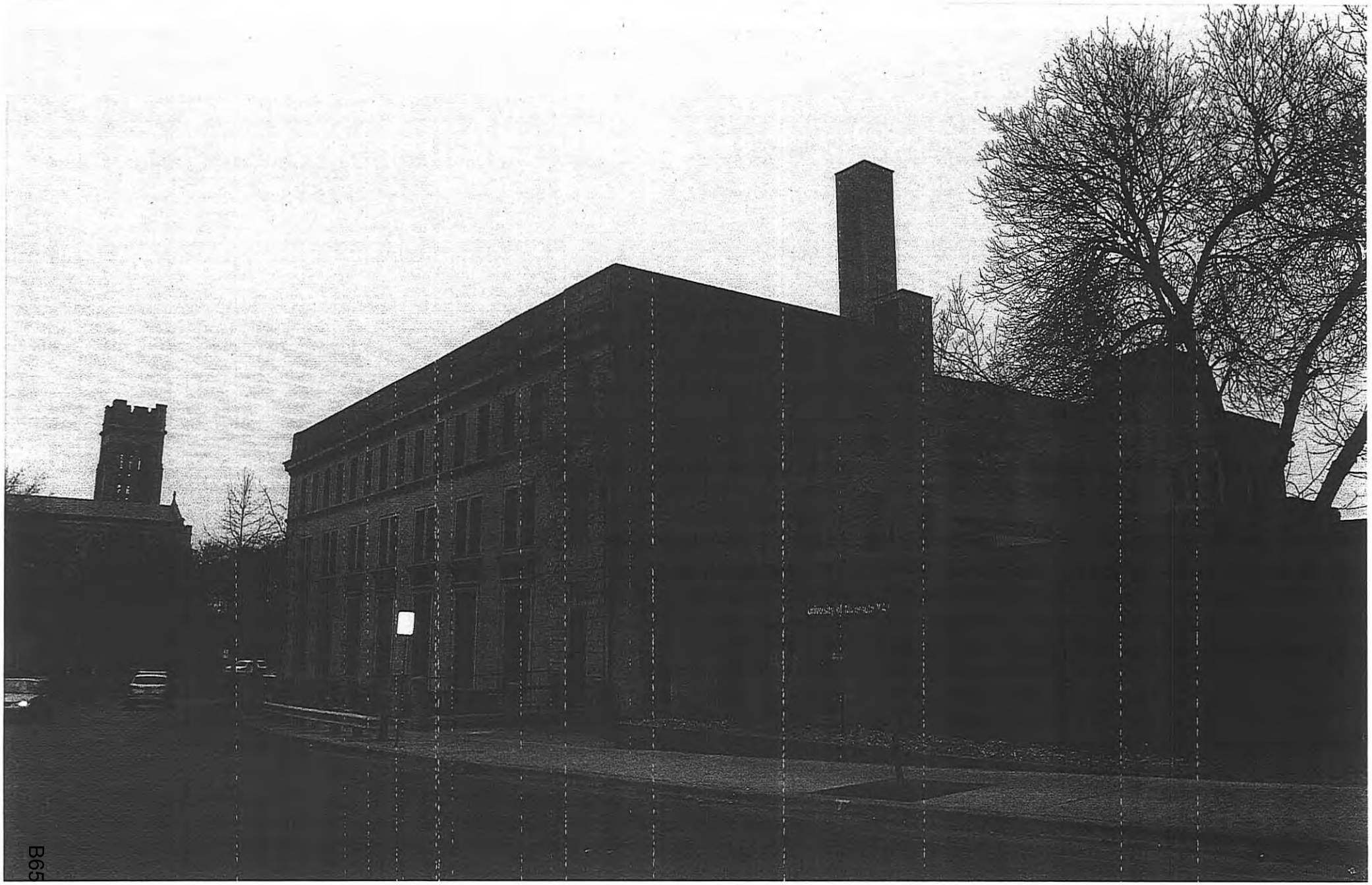

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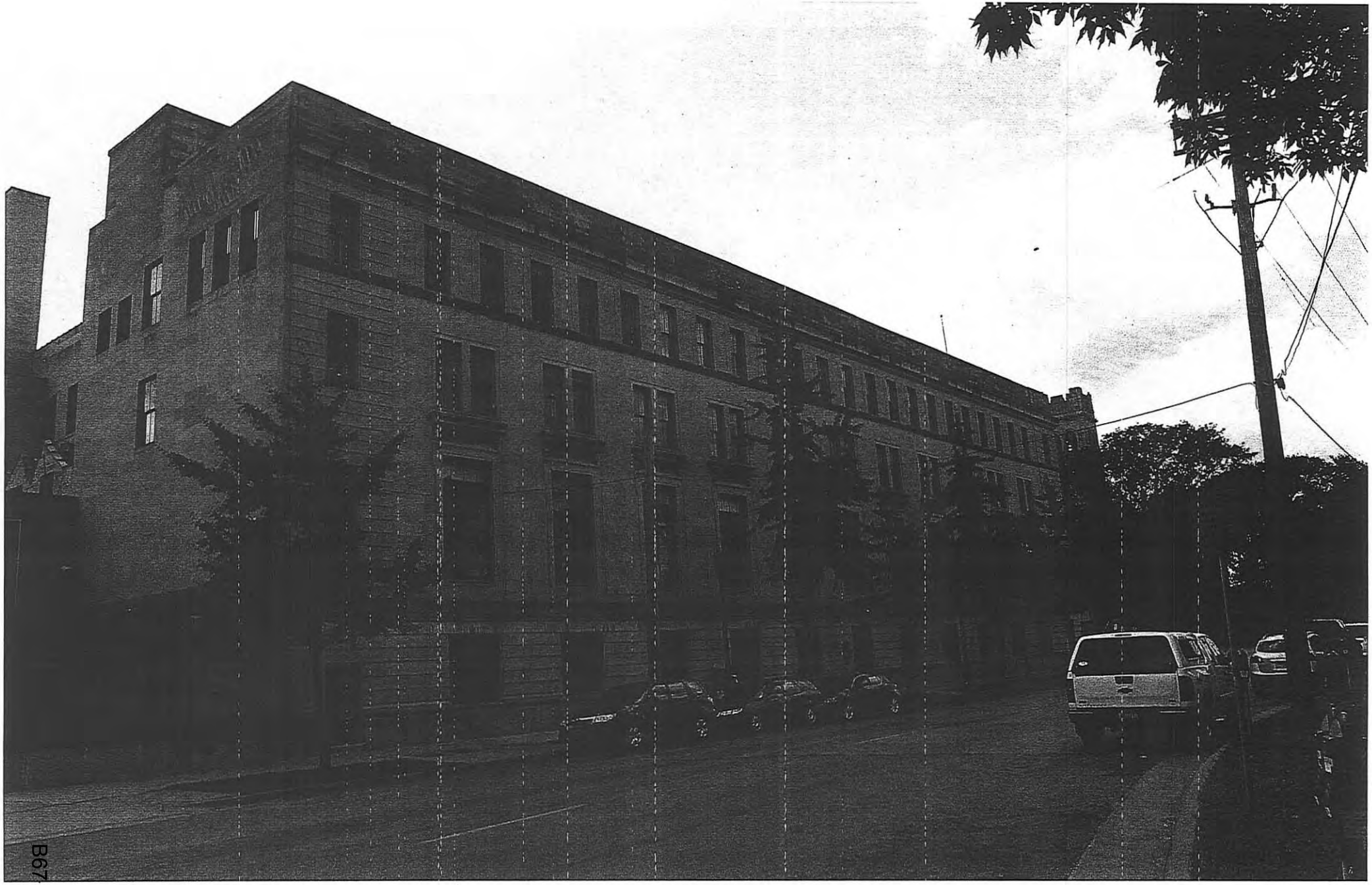
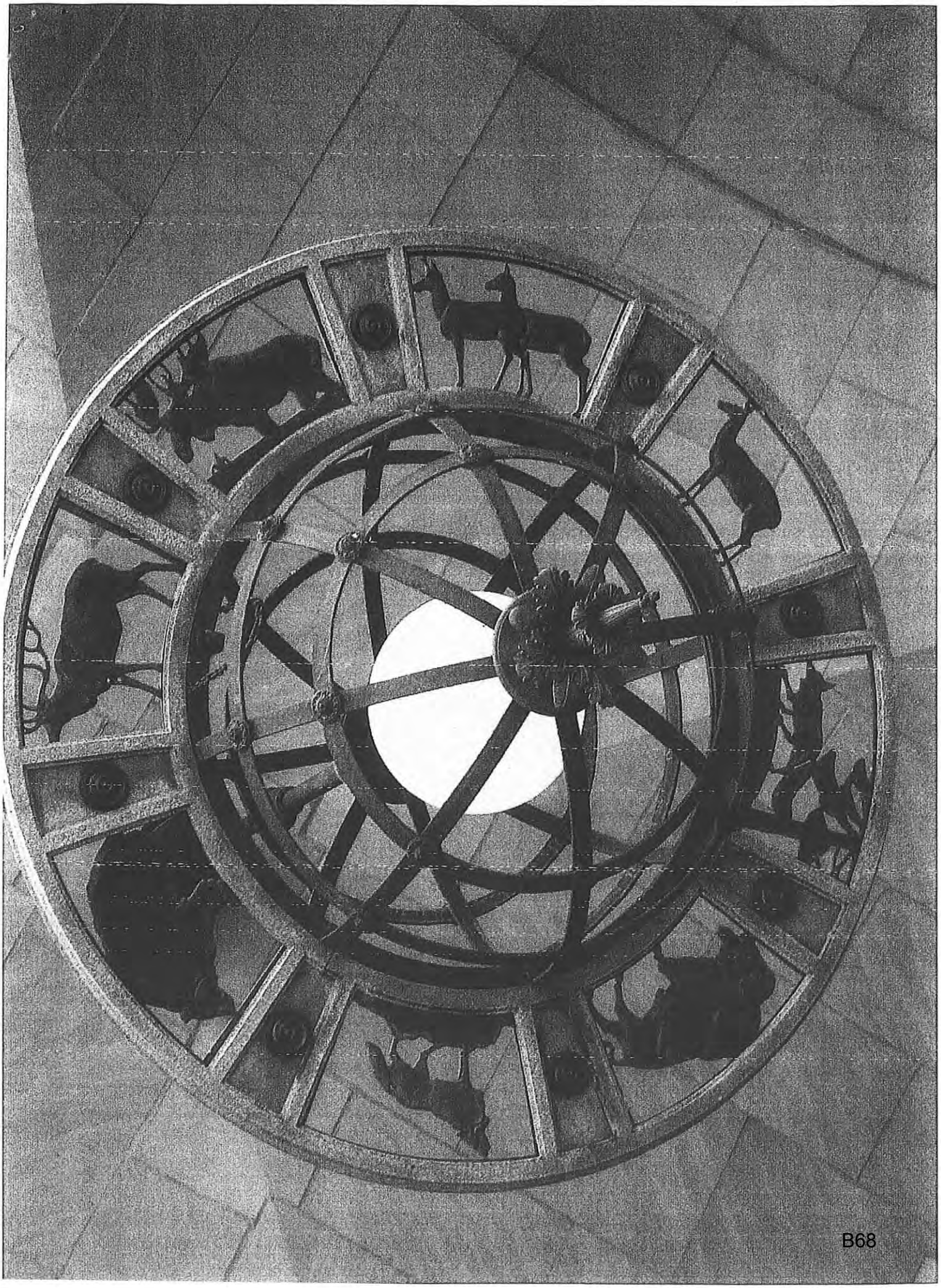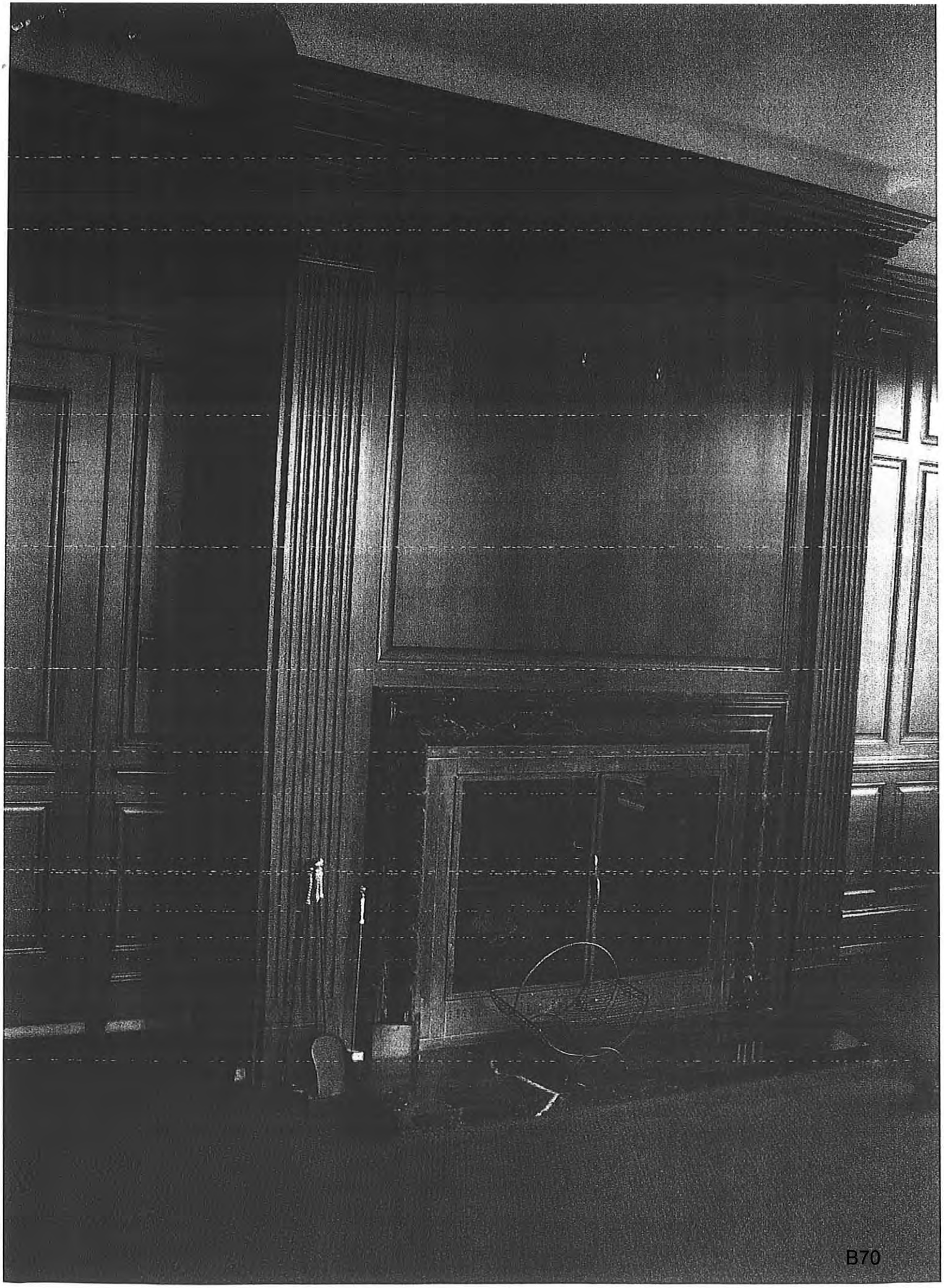
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