

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.

1. Name of Property

Historic name: Mutual Savings Bank Building

Other names/site number: One Kearny

Name of related multiple property listing:

N/A



2. Location

Street & number: 700 Market Street

City or town: San Francisco State: CA County: San Francisco

Not For Publication: Vicinity:

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**

Applicable National Register Criteria:

___ **A** ___ **B** ___ **C** ___ **D**

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

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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.)

- Private:
- Public – Local
- Public – State
- Public – Federal

Category of Property

(Check only **one** box.)

- Building(s)
- District
- Site
- Structure
- Object

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7. Description

Architectural Classification

(Enter categories from instructions.)

LATE 19TH AND 20TH CENTURY REVIVALS: French Renaissance

Materials: (enter categories from instructions.)

Principal exterior materials of the property: CONCRETE, CERAMIC TILE, METAL:
copper, BRICK, STONE: granite and sandstone, TERRA COTTA

Narrative Description

(Describe the historic and current physical appearance and condition of the property. Describe contributing and noncontributing resources if applicable. Begin with a **summary paragraph** that briefly describes the general characteristics of the property, such as its location, type, style, method of construction, setting, size, and significant features. Indicate whether the property has historic integrity.)

Summary Paragraph

The Mutual Savings Bank Building is located in downtown San Francisco on an irregularly-shaped gore lot formed by the intersection of Kearny, Market, and Geary Streets. The twelve-story building was designed by William Curlett in the French Renaissance Revival style and constructed in 1902. The building has a V-shaped plan, and was one of the city's earliest skyscrapers. A twelve-story addition was designed by Charles W. Moore in the Modern or early Postmodern style and constructed in 1964. The building functioned historically as a mixed commercial and residential building; a certified rehabilitation project completed in 2013 shifted use to fully commercial. The 1902 building, 1964 Annex, and 2013 addition are of steel frame construction. The 1902 building has stone and terra cotta cladding, the 1964 Annex has brick veneer cladding over concrete walls, and the 2013 addition is clad in terra cotta rainscreen. The 1902 building and the 1964 Annex have undergone few alterations and retain character defining features from the building's two periods of significance (1902 and 1964).

Narrative Description

Located on an irregularly-shaped gore lot bounded by Geary, Kearny, and Market Streets, the Mutual Savings Bank Building is situated in the heart of downtown San Francisco, at the juncture of the Financial and Union Square Districts. The Market Street and Kearny Street façades of the building are bordered by wide sidewalks featuring historic cast-iron lampposts and London plane street trees. In close proximity to Lotta's Fountain, the Mutual Savings Bank Building anchors the northwestern corner of the intersection of Market, Third, Geary, and Kearny Streets. This important intersection, known historically as Newspaper Angle, is also

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home to Central Tower, the Chronicle Building, and the Hearst/Examiner Building, which are located at the southwestern, northeastern, and southeastern corners, respectively.

The Mutual Savings Bank Building is a twelve-story steel-frame office building that was built in 1902. A twelve-story Annex addition was built in 1964, and a 10-story addition was completed in 2013. The 1902 portion of the building has a V-shaped plan that corresponds to the configuration of its lot. It is designed in a French Renaissance Revival style, heavily influenced by the architectural vocabulary of the French Renaissance. The Market Street and Geary Street façades both feature tripartite compositions, consisting of a two-story rusticated base, a pilastered shaft, and a double-height attic story with a multi-faceted mansard roof. The entire building is festooned with abundant French Renaissance-inspired carved stone and terra cotta ornamentation.

The Market Street façade features a rusticated granite base articulated by a central entry portal, which is capped by a flat lintel and a broken pediment. The pediment is supported by over-size scrolled brackets. The entry portal is flanked on either side by full-height arched window openings and surmounted by a single jack-arched opening. The arched openings feature rusticated voussoirs and elaborate acanthus leaf keystones. Modern concrete balconies were inserted into the openings in 1964. Windows and entry doors at the first and second story are of contemporary anodized aluminum frame. The rusticated base is capped by a shallow intermediate cornice that marks the beginning of the sandstone-clad shaft.

Proceeding upward, the third floor level is a transitional element between the base and shaft. Clad in Colusa sandstone, this level is rusticated and punctuated by three pairs of window openings demarcated by Composite order colonnettes. The original wood sash, double-hung windows were replaced with operable and fixed anodized aluminum window units in the 1960s. The transitional level is capped by a narrow frieze embellished with acanthus leaf and egg-and-dart moldings.

Floors four through nine comprise the shaft. The shaft is divided into three bays by four giant pilasters. Each bay contains a pair of window openings above spandrel panels. The pilasters terminate at the ninth floor level as large capitals which, with a course of modillions, support an intermediate cornice. Interstitial areas adjacent to the capitals are filled with carved foliate ornament. Above the intermediate cornice, the tenth floor level features the same fenestration pattern as the lower floors although it is given additional ornamental treatment through the use of sculptured pilasters and a denticulate molding. Capping the tenth floor level is a terra cotta balustrade.

Continuing with the analogy of a column, a prominent cornice with the mansard roof above serves as the capital of the Mutual Savings Bank Building. It is comprised of three floor levels: the eleventh and twelfth floors and the attic. The elaborate mansard roof is the building's iconic element. Clad in red clay tiles, the roof is further embellished with copper ridge work and three elaborately sculpted dormers featuring massive scrolled buttresses, roundels, and arched gabled pediments.

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The original southwest façade of the Mutual Savings Bank Building currently abuts a ten-story addition that was completed in 2013. Prior to construction of the addition, a three-story building stood to the west of the Mutual Savings Bank Building. The exposed portion of the southwest façade of the Mutual Savings Bank Building consisted of plain unfenestrated brick, with no ornamentation below the tenth story cornice. A full-height light well at the center of the façade, which was infilled by the 2013 addition, featured double-hung wood-sash windows, housed mechanical equipment, and was enclosed by a metal screen.

The Geary Street façade closely resembles the Market Street façade described above, although the Geary Street façade is articulated as four bays instead of three and does not have a significant monumental entry portal. Otherwise, in terms of materials and detailing, the Geary Street façade is identical to Market Street. Notably, the Geary Street façade retains its original double-hung windows above the second story. This façade also has an exterior fire escape.

The interior of the 1902 portion of the Mutual Savings Bank Building was remodeled in 1964 when the Annex was constructed. Subsequently, no historic fabric remained inside the building. Furthermore, periodic tenant improvement projects since 1964 resulted in continued changes to the interior, so much so that when the rehabilitation project was undertaken in 2009, the entire interior was overwhelmingly contemporary in character.

The eleventh floor, beneath the mansard roof, was historically used as a residential unit, and the attic is given over to mechanical equipment. The 1964 remodel relocated all interior vertical circulation in the 1902 portion of the building to the Annex, including a bank of two elevators, a stairwell between the first and ninth floors, and a secondary stair linking the tenth, eleventh and twelfth floors. The 2013 rehabilitation project has shifted the major vertical circulation, which includes a dual elevator bank and a stair well, to the new addition, near the junction between it and the 1902 portion of the Mutual Savings Bank Building. The residential unit at the eleventh floor was eliminated. A single elevator and the existing stair remain in the 1964 Annex.

The Annex is a twelve-story reinforced-concrete building with two basement levels and an elevator penthouse. The irregular plan of the Annex conforms to the constrained gore corner lot facing the intersection of Market, Kearny, and Geary Streets. Visually, the Annex is composed of two massive brick piers separated by a vertical band of anodized aluminum sash fixed windows facing Kearny Street. The dominant vertical massing of the Annex is counter-balanced by the horizontal concrete floor slabs visible behind the glazing facing Kearny Street and in the brickwork of recessed bays facing Market and Geary Streets. The vertical pier elements are clad in brown facing brick and extend above the roofline. The standing seam aluminum-clad Postmodern mansard roof is punctuated by a round arched dormer.

The original function of the Annex as the vertical circulation and service core for the Mutual Savings Bank Building was made explicit by the projection of the piers above the roofline. The piers, which contain the service core, stair tower and elevator bank, emphasized the purpose of the Annex and its role as a “servant” to the older “served” Mutual Savings Bank Building. The

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staggered pier caps visually contribute to the massed roofline of the Annex and visually anchor the building to its compact site. The mansard roof also explicitly references the roof of the historic 1902 bank building in an early expression of Charles Moore's later Postmodern aesthetic.

The Annex's ground floor lobby is a double-height space with entrances on Market, Kearny, and Geary Streets. Entrance doors are all anodized aluminum. The lobby's floor is polished stone and the walls are clad with brown facing brick identical to that on the exterior. Until the 2013 rehabilitation project took place, visible interiors at the upper floors of the Annex were varied, reflecting four decades of incremental tenant improvement projects. The 2013 rehabilitation project restored interior features, making the Annex spaces uniform on all floors, particularly when viewed from the exterior. The elevator bank remains located along the north wall, and one shaft is converted to house utilities while the stair core is located along the south wall.

The 2013 10-story addition abuts the southwest façade of the 1902 building and has façades at both Market Street and Geary Street. Designed by Charles F. Bloszies and constructed between 2009 and 2013, the addition is contemporary in style and designed, in compliance with the *Secretary of the Interior's Standards for Rehabilitation* guidelines for alterations to historic buildings, to be compatible yet visually subservient to the adjacent 1902 building. A slightly recessed façade depth retains vertical visual separation between the 1902 building and the addition. The Market Street façade is organized into two asymmetrical bays by two full-height vertical piers, located at left and far left of the façade. The piers are clad in a terra cotta rainscreen and reference the service piers at the 1964 Annex. Both bays at the ground floor include fully glazed double-height retail storefront windows, with an anodized aluminum door at center. At upper stories, windows at the left bay are single fixed, and at the larger central bay are six large continuous panes with anodized aluminum sash. Floor slab placement is visually emphasized by horizontally ribbed metal panels that align with the spandrel panels at the Mutual Savings Bank Building. Some of the horizontal panels project further to form shallow shade awnings. The 10th story is recessed to form a balcony, above and below which are thick bands of vertically ribbed metal panels. The roofline is flat, and the 10-story height allows the elaborate mansard roof at the Mutual Savings Bank Building to remain the dominant feature at the site.

The Geary Street façade of the 2013 addition is similarly organized into two asymmetrical bays by two full-height vertical piers, located at right and far right of the façade. There are two double-height commercial entrances at the ground floor. At upper stories, windows and façade treatments are the same as at the Market Street façade. Above and below the 10th story there are thick bands of vertically ribbed metal panels and the roofline is flat.

The west façade of the 2013 addition angles to meet the lot line, and abuts a nine story building on Market Street and a five story building on Geary Street. The façade is clad in terra cotta rainscreen and includes two single pane fixed windows at the sixth floor and three single pane fixed windows at the seventh through tenth floors. The roofline is flat.

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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.)

- 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.
- 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.)

- 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

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Areas of Significance

(Enter categories from instructions.)

ARCHITECTURE

Periods of Significance

1902
1964

Significant Dates

1902
1964

Significant Person

(Complete only if Criterion B is marked above.)

N/A

Cultural Affiliation

N/A

Architect/Builder

Curlett, William
Moore, Charles W.

Statement of Significance Summary Paragraph (Provide a summary paragraph that includes level of significance, applicable criteria, justification for the period of significance, and any applicable criteria considerations.)

The Mutual Savings Bank Building is significant at the local level for inclusion in the National Register under Criterion C for Architecture. The building is significant in San Francisco as a representative of a bank tower building type, as a representative of the French Renaissance Revival building style, and as the work of two masters: William Curlett and Charles W. Moore. The periods of significance for the building are 1902 when the original building was constructed, and 1964, when the Annex was constructed.

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

The Mutual Savings Bank was one of several prominent banking institutions founded in San Francisco during the latter part of the nineteenth century. Originally founded in November 1889 by James Phelan, James G. Fair, and James K. Moffitt, the Mutual Savings Bank first opened its doors in February 1890. Although successful, the bank did not have the same prestige as other well-known and established banking institutions.

In 1900, in a move to increase the bank's visibility and prestige, the Mutual Savings Bank acquired the site of a former tea store at the corner of Market and Kearny streets and began formulating plans to construct a new office building and banking hall. The bank's board of directors held an architectural competition, soliciting entries by several prominent San Francisco architecture firms, including Bliss & Faville, H.B. Maggs, F.S. Van Trees, and William Curlett. William Curlett's entry, a twelve-story steel-frame office building designed in the then-popular French Renaissance Revival style, won the day. The new building quickly became a symbol of the bank's identity. By 1908, Mutual Savings Bank saw its business increase to nearly \$9 million in annual deposits, with 9,420 depositors, and held security for depositors in real estate holdings, mortgages, loans on bonds and stocks, California and United States bonds, and cash.¹

The Mutual Savings Bank Building was one of the most important commissions of architect William Curlett. Born in Belfast, Ireland in 1846, William Curlett would eventually go on to become one of the more influential immigrant architects in Victorian-era San Francisco. He received his architectural education at the Art Institute of Manchester in England. In 1871, Curlett came to San Francisco to begin his architectural apprenticeship with the prominent pioneer architect Augustus Laver.² After various partnerships, Curlett opened his own practice in 1891. During this time he earned commissions for private residences, commercial buildings, and civic structures throughout California. After the 1906 Earthquake and Fire, he devoted his efforts to the reconstruction of San Francisco. In San Francisco, Curlett's most prominent commissions included the Mutual Savings Bank Building (1902); the Shreve Building, at the intersection of Grant Avenue and Post Street (1905); and the Phelan Building, at the corner of Market Street and Grant Avenue (1908).³ In 1909, he entered into a partnership with his son Aleck, called William Curlett & Son. According to *Architect and Engineer*, William Curlett & Son was one of the busiest architectural firms in the State, handling more than two million dollars' worth of work by 1912.⁴

Completed in 1902, Curlett's Mutual Savings Bank Building joined a short but steadily growing list of San Francisco skyscrapers and became the third major tall building on the important downtown intersection of Market, Kearny, Geary and Third Streets, known as Newspaper Angle.

¹ "Mutual Savings Bank Makes Statement," *The San Francisco Call*, Vol. 103, Number 34, (January 1908), p.16.

² J.M. Guinn, *A History of California & an Extended History of Los Angeles and its Environment*, Vol. 2 (LA Historical Record Company, 1915), pp. 363-364.

³ Henry F. Withey, *Biographical Dictionary of American Architects (deceased)* (Los Angeles: New Age Publishing Co., 1970), p. 154.

⁴ "Apartment House and Hotel Annex," *The Architect and Engineer*, Vol. 29, No 3, (July 1912), p. 112.

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Other early skyscrapers on the intersection included the Chronicle Building (1890) and the recently completed Call Building (1898) and Hearst/Examiner Building (1898) rounding out each corner of the intersection. The tall corporate spires were visible from much of the outlying city.

The Mutual Savings Bank is an important early San Francisco skyscraper, and one of only a handful to survive the 1906 Earthquake and Fire. From the city's earliest days, land suitable for commercial development in downtown San Francisco remained in short supply. Topographical factors, namely the steep hills and vast sand dunes and environmental factors, such as frequent earthquakes, combined with the lack of adequate building materials and experienced engineers, contributed to the lack of tall buildings in San Francisco for many years. Spurred on by outsiders' criticism of San Francisco's lackluster architecture, however; many local business leaders and civic boosters began seeking to replace its provincial architecture with buildings more deserving of the city's growing importance. Michael H. de Young, publisher of the *San Francisco Chronicle* and one of San Francisco's most prominent business leaders, was one of the city's primary boosters and an early advocate of the skyscraper. His Chronicle Building, when completed in 1890, was San Francisco's tallest building, leading the way for others like the Mutual Savings Bank Building.⁵

The Mutual Savings Bank Building is also significant as an early banking tower in San Francisco, embodying the characteristics of a building type that would become the dominant symbol of the power of urban American banks during the first quarter of the twentieth century. From the Gold Rush onward, banking remained San Francisco's most important industry, second only to the Port. Even today the city remains one of the most important Pacific Rim banking centers. As a wealthy and fiercely competitive industry, banks in San Francisco commissioned highly visible landmark buildings to serve as their headquarters.

The immediate post-quake period was the Golden Age of bank construction in San Francisco and several excellent banking temples still remain. However, accompanying the growing number of mergers in the American banking industry around the turn of the century was a growing need for office space. Seeking to maximize space and rental income, American bank owners began to build office towers on top of their flagship banking temples. The construction of a speculative office building above the non-income producing banking hall allowed the bank to pay for the lavish banking hall, as well as providing additional office space for the growing number of bank departments and allied business ventures. The prominent bank towers also became local visual landmarks and consequently powerful advertising tools. The combined office tower and banking hall became popular in smaller California cities such as San Jose, Stockton, Fresno, and Sacramento. However, in San Francisco's Financial District the bank tower did not initially prove to be as popular, partially due to the tremendous prestige accorded a freestanding banking temple in the heart of the Wall Street of the West.⁶ In addition to William Curlett's Mutual

⁵ "The Chronicle's New Home," *San Francisco Chronicle* (June 22, 1890), p. 1.

⁶ Carol S. Prentice, ed. *1906 San Francisco Earthquake Centennial Guides*, (Boulder, CO: Geological Society of America, 2006), p. 17.

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Savings Bank Building of 1902, there are only a few other comparable bank towers left in San Francisco.

On April 18, 1906 at 5:12 a.m., San Francisco was hit by an extremely powerful earthquake that destroyed much of the city. Within hours several fires sparked by broken gas mains swept through downtown and the South of Market district, consuming almost everything the quake had spared. After the catastrophe, most of downtown San Francisco lay in ruins. Virtually nothing survived intact. However, although their interiors burned, the shells of a small number of skyscrapers survived, including the Mutual Savings Bank Building. Aside from its interior, which was gutted by fire, the building suffered only moderate damage to its exterior cladding and only minor damage to its structural system.

Following its reconstruction by William Curlett between 1906 and 1907, the Mutual Savings Bank Building remained the headquarters of the Mutual Savings Bank until 1919. The First Federal Trust Company, a subsidiary of the First Federal National Bank, then purchased the Mutual Savings Bank and the building and sold it to the Esberg family in October 1919.⁷ Later that year the property was purchased by real estate mogul George Whittell, Sr., the founder of the Whittell Realty Co. Whittell was a successful developer and investor who was responsible for much of the post-quake reconstruction in downtown San Francisco. Whittell was a member of San Francisco's ruling elite with extensive holdings in the Eureka & Nevada Railroad, the Donohoe Kelly Banking Company, the Associated Oil Company, and the First National Bank.⁸ After his death in 1922, his son George Whittell, Jr. and wife Anna Whittell took control of his holdings.⁹

For the next fifty years, Whittell Realty Co. owned and managed the Mutual Savings Bank Building. After the Mutual Savings Bank was absorbed in 1919, the Bank of Italy established a branch office on the ground floor level of the building. By 1930 the Bank of Italy renamed itself the Bank of America. The Market-Geary branch continued to operate on the ground floor level and a portion of the upper floors of the building until after the Second World War, when Citizens' Federal Savings & Loan Association took over the ground floor and a major portion of the upper floor office space.¹⁰

Citizens' Savings & Loan Association was originally founded in January 1885 as the Citizens' Building & Loan Association of San Francisco. During this time the company was one of thirty building and loan associations in San Francisco. Through innovative marketing tactics and strong leadership, the company became very successful in the San Francisco market. Originally headquartered in the Mills Building, the firm survived the economic dislocation brought about by the 1906 Earthquake, which ruined many of its competitors. Temporarily operating their offices out of a residence at the northeastern corner of Sutter and Buchanan streets, Citizens' slowly recovered with minimal loss to their depositors. Slowly gaining momentum, Citizens' became

⁷ "Financial Men Plan to Merge Two S.F. Banks," *San Francisco Chronicle* (July 23, 1919), p. 5. "Bank Building at Downtown Corner Bought by Esbergs," *San Francisco Chronicle* (October 19, 1919), p. 13.

⁸ "Death Calls Pioneer S.F. Capitalist," *San Francisco Examiner* (March 27, 1922), p. 4.

⁹ San Francisco Assessor's Office, Deed of Transfer, March 21, 1924.

¹⁰ Polk-Langley Company, *San Francisco City Directories*.

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capitalized in excess of one million dollars by 1926. This achievement eventually led them to adopt a Federal Charter in 1935, thereby becoming known as Citizens' Federal Savings & Loan Association.

The Depression wrought havoc upon the financial industry but Citizens' Savings & Loan Association emerged relatively unscathed. In 1953, the company merged with Golden Gate Federal Savings. Just one year later, Citizens' Federal Savings & Loan Association moved their corporate headquarters to the Mutual Savings Bank Building. Throughout the late 1950s, branch offices opened all over San Francisco and Northern California. In 1961, Citizens' Federal Savings & Loan Association purchased the Mutual Savings Bank Building and the neighboring five-story Flannery Building.¹¹ The Mutual Savings Bank Building had undergone few significant alterations since 1906, and the Citizens' Federal Savings & Loan soon began to formulate plans to clear the site and construct a new "strictly modern, efficient tower."¹²

In 1964, the firm of Clark & Beuttler was hired, in association with designers Charles W. Moore and Alan Morgan, to undertake the project. Charles Moore, the lead architect on the project, convinced the bankers to retain the old Mutual Savings Bank Building and construct an addition on the site of the old Flannery Building. This decision was rather unique during the height of High Corporate Modernism, when older skyscrapers in San Francisco were rapidly being torn down and replaced.

According to interviews with the architect, Charles Moore fought hard to convince Citizens' Federal not to either demolish or modernize the exterior of the old Mutual Savings Bank Building, the latter of which had just happened to the nearby Chronicle Building a year before. In an interview in Heinrich Klotz' 1973 book, *Conversations with Architects*, Moore discussed the circumstances behind the decision to retain and rehabilitate the Mutual Savings Bank Building:

HK: I think we can illustrate with one of your earlier projects, the Citizen's Federal Savings Bank in San Francisco. You had an existing late nineteenth-century, classicizing, Beaux-Arts building, and built an extension. I think this can illustrate how you use an existing physical reality.

CM: Yes. I was an associate in the office of Clark and Beuttler in San Francisco, in charge of the design. We all had to fight hard to get that to happen, because the bankers were interested in tearing the building down, or facing it over to make it look modern. It was one of the few buildings left from the 1906 fire—as they call the earthquake there. It wasn't a great building, but it was a legitimate piece of 1904 [*sic*].

HK: What was your argument?

¹¹ San Francisco Assessor's Office, Deed Record, 29 August 1961.

¹² San Francisco Public Library, History Room, File: Citizens' Saving and Loan Association, pamphlet titled "A San Francisco Landmark."

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CM: It was a fine building, it was old, part of San Francisco; what could you gain by defacing it or tearing it down? We had the chance, because the clients had bought the corner as well, to do all the code stuff, elevators, stairs, toilets, in the new spaces and to get...

HK: You cleaned it out.

CM: Cleaned out the inside of each floor. It was much more interesting to me to design the little corner piece that made it all happen than to design an ordinary office building. On the ground floor, we opened it to the corner. It was important to them to get a Kearney [*sic*] Street address in San Francisco, so we put a door over there.¹³ And, as far as I was concerned, that was as real a reality as anything else.

HK: It now turns out that your corner extension gives the existing building a new value. You didn't hesitate to use forms which were not fashionable.

CM: That's right. I'd been at Princeton in the years before that, an assistant to Enrico Peressutti, who would come every year from Milan. He and I would work out the previous year what the graduate class would do, and I would lay the groundwork. We had a series of problems in the three years I helped him, in which old things were looked at and new things were added to them. Each time it was, in Peressutti's words, an exercise in learning to live with old things, and to complement them and to make them exciting. Like being a friend of somebody's, he kept saying, making the thing what was there more special than it had been before. So this was a quite simple outgrowth of those attempts in graduate classes at Princeton.¹⁴

Moore's authorship has also been confirmed by those who knew him well, including Donlyn Lyndon, a former partner of Moore's in the firm of Moore, Lyndon, Turnbull & Whitaker (MLTW), as well as scholars in the field, including Kevin Keim, director of the Charles Moore Center for the Study of Place at the University of Texas, Austin. According to Lyndon, who shared a studio with Moore at the time that the Mutual Savings Bank Building project was underway, Moore was wholly in charge of the rehabilitation of the Mutual Savings Bank Building and the design of the Annex. Although Keim had originally believed that Alan Morgan, who was also a member of Clark & Beuttler's team, was responsible for the design, he now believes that Moore deserves the credit. Donlyn Lyndon described how the decision to give the historic 1902 building new life through a new addition was unprecedented in Postwar San Francisco. It was pointed out that while downtown San Francisco has several examples of contextual additions from the 1930s, namely Lewis Hobart's Mills Tower of 1931 and Miller &

¹³ The inclusion of this new entrance on Kearny Street gave the Annex the address 1 Kearny Street, and gave the combined building its common moniker One Kearny. The Mutual Savings Bank Building was historically addressed as 700 Market Street, and the lot now includes eight addresses: 1 Geary Street, 11 Geary Street, 23 Geary Street, 31 Geary Street, 1 Kearny Street, 700 Market Street, 710 Market Street, and 714 Market Street.

¹⁴ John Cook and Heinrich Klotz, *Conversations with Architects* (New York: Praeger Publishers, 1973), p. 224.

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Pflueger's Pacific Coast Stock Exchange Tower of 1930, there do not appear to be many examples from the postwar period. Mr. Lyndon agreed and said that Moore's 1964 Annex was probably the earliest in this era, inspiring later contextual additions such as Anshen & Allen's 1967 addition to the historic Bank of California.¹⁵

Briefly, Moore's scheme included gutting the interior of the Mutual Savings Bank Building and constructing a new twelve-story concrete addition on the site of the old Flannery Building.¹⁶ As part of this work the vertical circulation was removed from the 1902 building and placed in the Annex, freeing up the entire floorplate of the historic building for office space. Joseph L. Barnes was the general contractor and H. J. Brunner was the engineer.¹⁷ Completed in 1964, the construction came to a total of \$2,117,000.¹⁸ Upon its completion, the project received extensive praise from the local architecture and, perhaps surprisingly, the local preservation community. In July 1964, the California Historical Society placed a plaque on the building that honored both its historic significance as well as acknowledging its new appearance:

Citizens' Building (formerly Mutual Savings Bank Building) was built in 1902. It was one of the few downtown buildings, which withstood the 1906 Earthquake and Fire without major damage. Plaque dedicated July 20, 1964 by California Historical Society upon remodeling, addition of new tower, and renaming the structure Citizens' Building, home office of Citizens' Federal Savings & Loan Association.¹⁹

The project earned Clark & Beuttler and Charles Moore the American Institute of Architects Award of Merit in 1966.

As discussed above, the 1964 remodeling and addition to the Mutual Savings Bank Building is a notable example of an early adaptive reuse project in San Francisco and one of the earliest examples of Postmodern contextual design during the Postwar period. The fact that this project occurred in the mid-1960s, an era many consider to be the apogee of High Corporate Modernism, perhaps should not be as surprising as it may seem on the surface, considering that the 1960s also witnessed the birth of the historic preservation and Postmodern movements.

Both movements arose during the early 1960s, at least partly in response to the universalistic, one size fits all ethos of Postwar Corporate Modernism. Landmark events in the birth of both movements took place within a few years of 1964, including the passage of the National Historic Preservation Act and the publication of Robert Venturi's Postmodernist manifesto, *Complexity and Contradiction in Architecture* in 1966.

¹⁵ Telephone conversations with Donlyn Lyndon and Kevin Keim by Page & Turnbull staff, August 10, 2004.

¹⁶ John Cook and Heinrich Klotz, *Conversations with Architects* (New York: Praeger Publishers, 1973), p. 224.

¹⁷ San Francisco Building Permit #267075, September 19, 1962.

¹⁸ "Ten buildings that point to the future," *Fortune Magazine* (December 1965), p. 179.

¹⁹ "Earthquake Survival Plaque," *San Francisco Chronicle* (July 21, 1964), p. 40.

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On the local level, *Here Today*, the Junior League's survey of San Francisco's architecture, was published in 1968. This initial effort at surveying the city's historic architecture was prompted in large part by growing concern over rampant redevelopment of downtown San Francisco with what were in many cases anonymous glass boxes. As indicated by the book's title, the authors of *Here Today* sought to catalog the best of the city's historic architecture before it was "gone tomorrow." Charles Moore's scheme for the Mutual Savings Bank Building was considered by the authors of *Here Today* to be a rare success story in an era known for the rapid erosion of San Francisco's architectural legacy:

The Citizens' Federal Savings and Loan Building (originally the Mutual Building), at 700 Market Street, provides an excellent example of preservation combined with a thoughtful modern enlargement. William Curlett designed the building in 1902 on a site which did not include the corner lot. When the present owners decided to renovate the structure, they purchased the corner lot and commissioned Clark and Beuttler to design a new annex. The addition is modern in materials and basic concept yet entirely compatible with original building's Mansarded [*sic*] style. Sensitivity and imagination have given the owners an exceptionally fine Market Street headquarters.²⁰

Although the Annex predates the apogee of the Postmodern movement during the late 1970s and early 1980s, its design does hint of things to come. Constructed relatively early in his professional career, the Annex is one of the first buildings designed by Moore to explicitly play with contextual design. Especially obvious is how the roof forms of the Annex reference the mansard roof of the 1902 building. Less apparent is how the floor slabs of the Annex are expressed on the façade in order to align with the spandrels of the historic building. Also, the juxtaposition of the stair and elevator towers with the vertical fenestration band on the Kearny Street façade of the Annex subtly reference the alternating arrangement of pier and fenestration bands on the façade of the Mutual Saving Bank Building.

The design of the Annex also illustrates the influence of Louis Kahn. Charles Moore worked closely with Kahn at Princeton in the late 1950s and Kahn's theories and formal design elements permeate the design of the Annex. Housing the vertical circulation, mechanical chases, toilet rooms and storage, the Annex acted as the "servant" to a "served space." One of Kahn's best-known theories, the served/servant idea, is best illustrated in his Richards Medical Building in Philadelphia of 1957-61. Here the servant spaces are attached to the outside of the laboratory building, housing circulation, mechanical rooms and other functions ancillary to the building's primary purpose, research laboratories. Formally, Moore's Annex also shows the influence of the Richards Medical Building through its use of stair and elevator towers that project above the roofline, the partially exposed concrete frame, and brown brick. It is also worth noting that like

²⁰ Roger Olmsted and T.H. Watkins, *Here Today: San Francisco's Architectural Heritage* (San Francisco: Chronicle Books, 1968), pp. 86-7.

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the Annex, the Richards Medical Center was designed to relate to an existing historic context, in this case, the Collegiate Gothic context of the University of Pennsylvania campus.

The Mutual Savings Bank Building can be considered significant for a variety of reasons. As one of a handful of buildings in downtown San Francisco to survive the 1906 Earthquake and Fire, the Mutual Savings Bank Building is a significant landmark testifying to what was arguably the single most important event in San Francisco's history. The 1906 Earthquake and Fire destroyed the majority of downtown San Francisco, sparing only a handful of early steel-frame fireproof skyscrapers, including the Mutual Savings Bank Building. Although the interior of the building was gutted, it suffered little structural damage. An engineer's technical report prepared after the disaster stated: "This building undoubtedly has a first class foundation. The workmanship and materials are of the best. The floors and ceilings are still intact; it withstood the earthquake and fire without any structural damage whatever."

The 1964 Annex represents an important benchmark in the history of the Historic Preservation and Postmodern movements in San Francisco. During the height of San Francisco's building boom of the late 1950s and mid-1960s, the impulse to preserve a historic building rarely occurred. When presented with an older building, developers during this era frequently opted to tear it down and build anew. If total replacement was not feasible, developers would hire an architect to cloak the dated façade behind modern materials, such as what happened to the Chronicle Building in 1963. The decision to retain the 1902 Mutual Savings Bank Building was therefore relatively unique in 1964. In the process created an addition that was described by contemporary publicity as one that complements rather than matches the old style building. This concept was emulated in other notable projects completed during the late 1960s and early 1970s in San Francisco, including the Bank of California Tower by Anshen & Allen of 1967 and the St. Francis Annex by William Pereira of 1972.

In addition to these notable events and trends, the following paragraphs detail the significance of the Mutual Savings Bank Building in three distinct categories:

Representative of a Building Type

As a representative of a building type and time period, the original 1902 section of the Mutual Savings Bank Building is an excellent and well preserved example of an early bank tower in San Francisco. The development of the steel frame during the 1870s and 1880s enabled the construction of such multi-story bank towers. Flagship banks built between 1870 and 1920 in the United States were given a monumental architectural treatment in order to convince depositors of the stability and "infinite endurance" of their financial institution. Due to their vast financial resources, major banks could usually afford to buy the choicest lot, hire the best architect and purchase the highest quality materials for the construction of their banks, especially for the flagship branch in the heart of the city.²¹ In return, the banking tower subsidized the expense of building the banking hall by providing an income-producing office building above it, provided

²¹ Charles Peter Weeks, "Monumental Bank Buildings," *The Architect & Engineer*, (June 1916).

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additional space for the growing number of bank departments, and free advertising for the bank, as well as serving as a symbol of the institution. In San Francisco there are only a few surviving early bank towers and the Mutual Savings Bank Building appears to be the earliest of these in San Francisco's downtown.

Representative of Style

The Mutual Savings Bank Building possesses high artistic value as one of the finest examples of French Renaissance Revival style architecture in downtown San Francisco. William Curlett skillfully adapted the predominantly residential style for a major downtown office building by adopting the tripartite composition consisting of base, shaft and capital popularized by Louis Sullivan. Unlike other relatively restrained examples, however; Curlett employed abundant rustication and carved ornament inspired by the architecture of the French Renaissance, as well as a massive two-and-a-half-story mansard roof. Curlett's use of the French Renaissance Revival style was not widely followed by other San Francisco architects, who generally preferred the Italian Renaissance Revival style because it was simpler to apply to a multi-story office building.

The Mutual Savings Bank Building Annex also possesses high artistic value as probably the earliest known Postmodern contextual addition to a historic building in downtown San Francisco during the Postwar period. It clearly exhibits characteristics in keeping with the Postmodern idiom, including articulation of structural forms, variation of surfaces and materials, and stylistic references to traditional forms. It also implements the well-known modern architectural theory of servant and served spaces that was developed by Louis Kahn and referenced by his protégé, Charles Moore.

Representative of the Work of a Master

The Mutual Savings Bank Building is representative of the work of two master architects. Designed by architect William Curlett, the 1902 portion of the building is, along with the Phelan Building, the most prominent example of the architect's work in San Francisco. The Mutual Savings Bank Building was completed during the height of Curlett's career, which spanned more than five decades. Curlett's prominence in California's architectural community is indicated by his attainment of high-level positions in the AIA and his election as the president of the California State Board of Architects in 1912.

The 1964 Annex can also be considered the work of a master as an early important work of Charles Moore, who is regarded as one of the most important American architects of the latter half of the twentieth century. The significance of the project is attested to by the decision of the AIA to bestow the Merit Award on Clark & Beuttler and Charles Moore in 1966. Moore went on to become a nationally known leader of the Postmodern movement. Charles W. Moore was presented with the distinguished AIA Gold Medal in 1991.²²

²² Sea Ranch Village <http://www.searanchvillage.com/Charles-Moore.html>.

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9. Major Bibliographical References

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

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Other

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Lyndon, Donlyn. Telephone conversation with Page & Turnbull staff. 10 August 2004.

“A San Francisco Landmark” (pamphlet). Building File: Citizens’ Saving and Loan Association,
San Francisco Public Library, History Room.

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
 - Other
- Name of repository: _____

Historic Resources Survey Number (if assigned): _____

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10. Geographical Data

Acreage of Property less than one acre

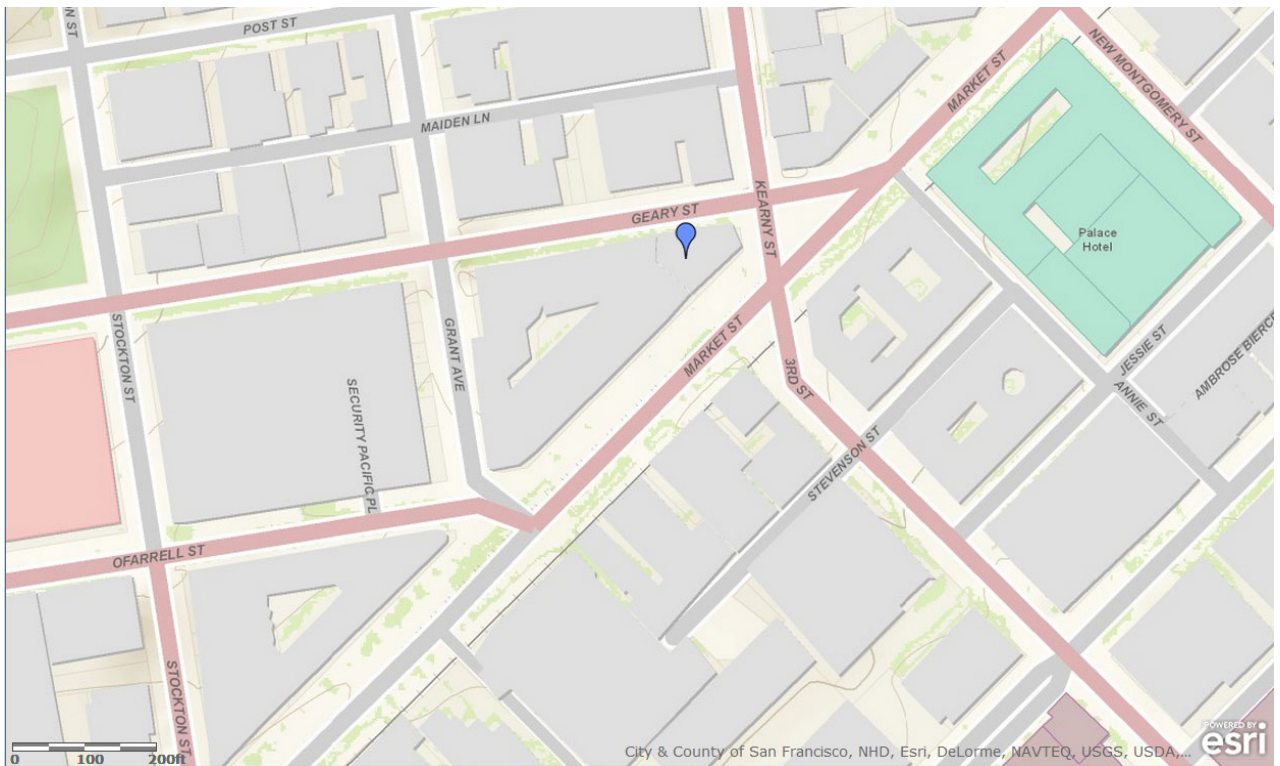
Latitude/Longitude Coordinates

Datum if other than WGS84: _____
(enter coordinates to 6 decimal places)

1. Latitude: 37.787873

Longitude: -122.404067

Mutual Savings Bank Building, 700 Market Street, San Francisco, CA 94102



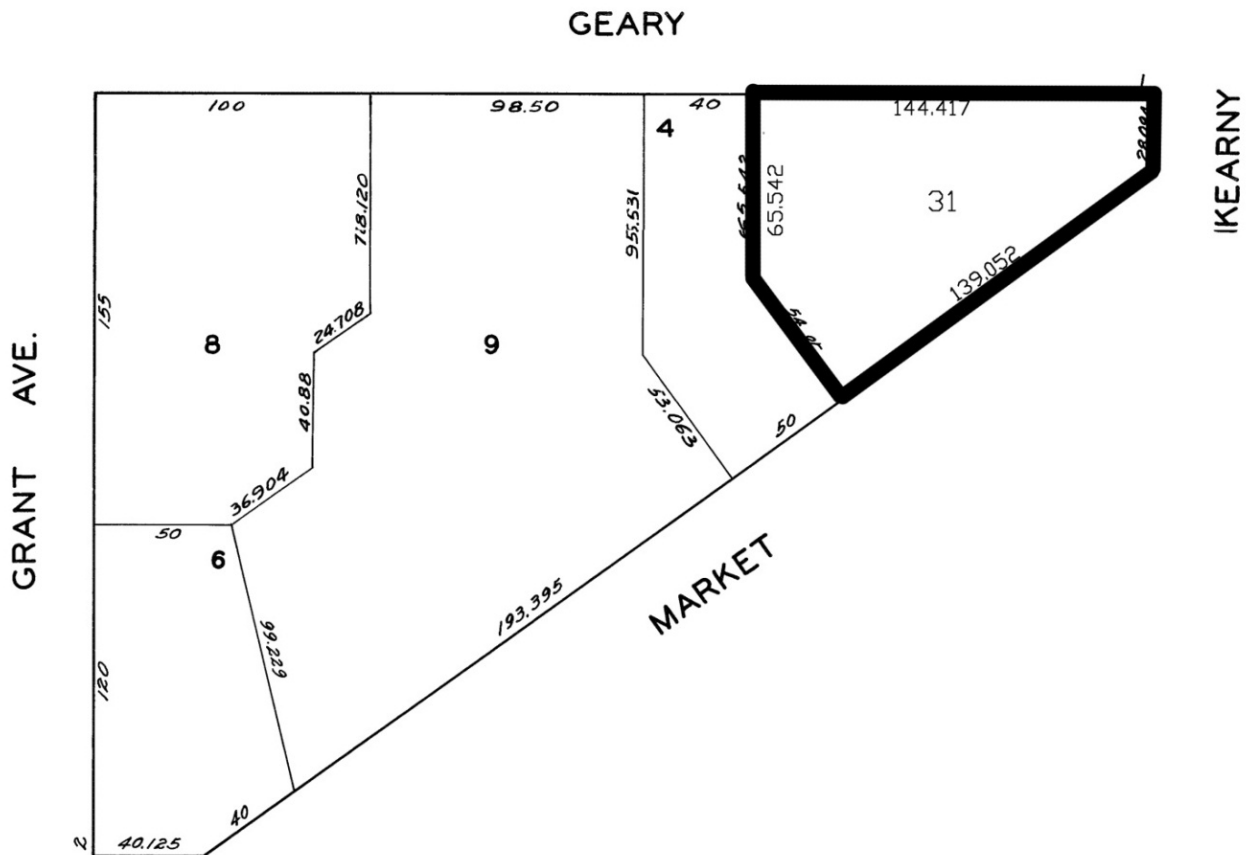
City & County of San Francisco Office of the Assessor-Recorder
Parcel Information System Map

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Verbal Boundary Description (Describe the boundaries of the property.)

The boundary of the nominated property consists of the entirety of lot 0312 / 031. This is a trapezoidal lot with boundaries measuring 144.417ft along Geary Street on the north; 28.094ft along Kearny Street on the east; and 137.052ft along Market Street on the southeast. The western side of the lot is bordered by an adjacent parcel and has an angled boundary line. The southern leg measures 54', while the northern leg measures 65'-6".



O'FARRELL

City and County of San Francisco Parcel Map.
Boundaries of nominated property defined in thick outline.

Boundary Justification (Explain why the boundaries were selected.)

The boundary includes the 1902 Mutual Savings Bank Building, the 1964 Charles Moore Annex addition, and the 2013 Charles Bloszies addition. The three building elements fill the parcel and do not extend beyond the parcel boundaries.

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11. Form Prepared By

name/title: Caitlin Harvey, Architectural Historian;
revised 2013 by Stacy Farr, Architectural Historian
organization: Page & Turnbull, Inc.
street & number: 1000 Sansome Street, Suite 200
city or town: San Francisco state: CA zip code: 94111
e-mail: farr@page-turnbull.com telephone: (415) 593-3229
date: September 2013

Additional Documentation

Submit the following items with the completed form:

- **Maps:** A **USGS map** or equivalent (7.5 or 15 minute series) indicating the property's location.
- **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.
- **Additional items:** (Check with the SHPO, TPO, or FPO for any additional items.)

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 100 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

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Historic Photographs



Figure 1: 1902 image of Mutual Savings Bank Building, view from southeast (image courtesy of San Francisco Architectural Heritage).

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Figure 2: 1906 image of Mutual Savings Bank Building after Earthquake and Fire, view from northwest (image courtesy of UC Berkeley, Bancroft Library).

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Figure 3: Mutual Savings Bank Building, c. 1910, view from south
(image courtesy of San Francisco Public Library).

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Figure 4: Mutual Savings Bank Building, c. 1965, view from southeast (image courtesy of San Francisco Public Library).

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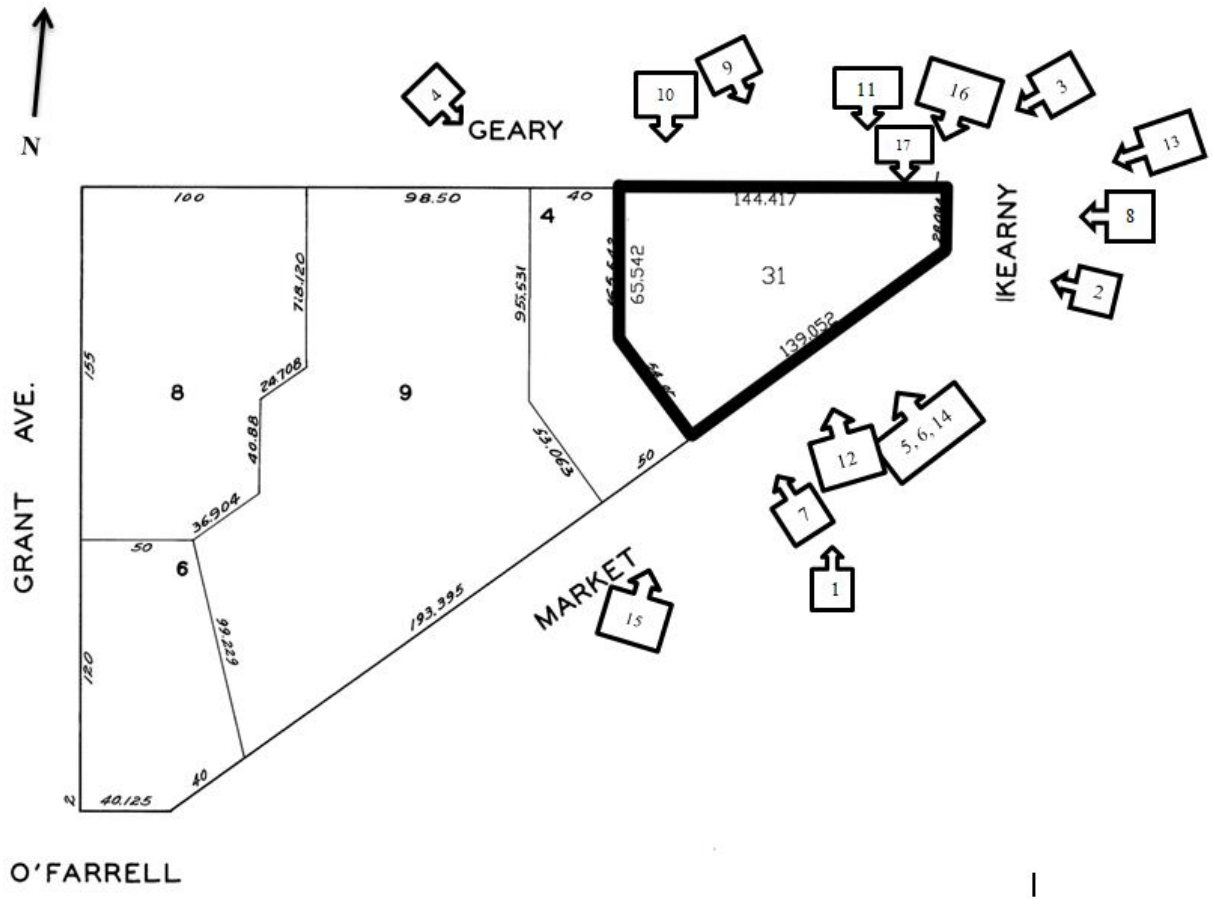


Figure 5: Sketch map showing where the photographer was standing for each contemporary digital photograph.

Digital Photographs

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels (minimum), 3000x2000 preferred, at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map. Each photograph must be numbered and that number must correspond to the photograph number on the photo log. For simplicity, the name of the photographer, photo date, etc. may be listed once on the photograph log and doesn't need to be labeled on every photograph.

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Photograph Log

Name of Property: Mutual Savings Bank Building

City or Vicinity: San Francisco

County: San Francisco State: California

Photographer: William Porter; Page & Turnbull, Inc.

Date Photographed: March, April, August, 2013

Description of Photograph(s) and number, include description of view indicating direction of camera:

Photo #1 (CA_San Francisco County_Mutual Savings Bank Building_0001.tif)
Southeast façade, camera facing north.

Photo #2 (CA_San Francisco County_Mutual Savings Bank Building_0002.tif)
East façade (center) and southeast façade (left), camera facing west.

Photo #3 (CA_San Francisco County_Mutual Savings Bank Building_0003.tif)
North façade (right) and east façade (left), camera facing southwest.

Photo #4 (CA_San Francisco County_Mutual Savings Bank Building_0004.tif)
West façade (center) and north façade (left), camera facing southeast.

Photo #5 (CA_San Francisco County_Mutual Savings Bank Building_0005.tif)
Southeast façade detail, street level, primary entrance, camera facing northwest.

Photo #6 (CA_San Francisco County_Mutual Savings Bank Building_0006.tif)
Southeast façade detail, entry portal pediment, rusticated base, and granite ornament, camera facing northwest.

Photo #7 (CA_San Francisco County_Mutual Savings Bank Building_0007.tif)
Southeast façade detail, street level, 2013 addition (center and left) where it meets 1902 building (right), camera facing northwest.

Photo #8 (CA_San Francisco County_Mutual Savings Bank Building_0008.tif)
West façade detail (center), street level, 1964 Annex entrance, camera facing west.

Photo #9 (CA_San Francisco County_Mutual Savings Bank Building_0009.tif)
North façade detail, street level, 1902 building (center) and 1964 Annex (left), camera facing southeast.

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Photo #10 (CA_San Francisco County_Mutual Savings Bank Building_0010.tif)
North façade detail, street level, 2013 addition, camera facing south.

Photo #11 (CA_San Francisco County_Mutual Savings Bank Building_0011.tif)
Detail, north façade 1902 building, rusticated base, granite ornament, and upper story fenestration pattern and fire escape, camera facing south.

Photo #12 (CA_San Francisco County_Mutual Savings Bank Building_0012.tif)
Southeast façade detail, upper story fenestration pattern and rooflines, camera facing north.

Photo #13 (CA_San Francisco County_Mutual Savings Bank Building_0013.tif)
East façade (center) 1964 Annex, detail of upper stories and mansard roofline, camera facing west.

Photo #14 (CA_San Francisco County_Mutual Savings Bank Building_0014.tif)
Southeast façade, 1902 building, detail of upper stories and mansard roofline, camera facing northwest.

Photo #15 (CA_San Francisco County_Mutual Savings Bank Building_00015.tif)
Southeast façade, detail of upper stories and roofline of the 2013 addition (center) and 1902 building (right), camera facing northeast.

Photo #16 (CA_San Francisco County_Mutual Savings Bank Building_0016.tif)
North façade, detail of 1964 Annex cladding (left) and seam with 1902 building, camera facing southwest.

Photo #17 (CA_San Francisco County_Mutual Savings Bank Building_0017.tif)
North façade detail, secondary entrance to lobby, 1964 Annex, camera facing south.