Narrative Statement of Significance

The communities of Delray and Southwest Detroit

The Detroit Savings Bank Southwest branch bank building is located in the former village of Delray, incorporated in 1897 from a section of Springwells Township. Delray stretches south from Fort Street to the Detroit River and roughly two and one-third miles west from McKinstry Street to a line along Woodmere and South Leigh streets. Between 1900 and 1904, the population of Delray grew from 4,600 to 6,600, a 42 percent increase.[1] Population growth was fueled by an influx of Hungarian and Polish immigrants.[2]

In 1905, the citizens residing in Delray and a portion of Springwells Township north of Delray, now known as Southwest Detroit, voted in favor of annexation by the city of Detroit, motivated in part by the promise of better and less costly city services, and the expectation that these services would attract more manufacturing firms to the area.[3]

As anticipated, Delray's annexation to Detroit resulted in an influx of industrial concerns, most of which were suppliers for the rapidly growing automobile manufacturing industry. The most dramatic growth in manufacturing businesses locating or expanding in Delray occurred between 1910 and 1925, largely as a consequence of the increased output of motor vehicles and the introduction of the moving assembly line—U.S. production of motor vehicles rose from 187,000 in 1910 to 4.4 million in 1925.[4] Firms that located in Delray during this period included Ternstedt Manufacturing Company, a producer of automobile hardware; Lewis Hall Motors, a manufacturer of trucks; Paige-Detroit Motor Car Company; O. and S. bearing Company, manufacturers of innovative, self-lubricating bearings; and numerous small brass auto parts manufacturing firms. During World War I, Fisher Body constructed a large factory in Delray on Fort Street at West End Avenue. By 1923, the plant employed 4,000 workers building bodies for General Motors vehicles.[5] Along Fort Street, just over two miles west of Delray, was the massive

[1] "Detroit's New Territory—Its Past Growth and Future Promise," *Detroit Free Press,* August 27, 1905, part four, 3.

[2] "Library for Hungarians," *Detroit Free Press*, December 23, 1908, 6; "Hungarians of Delray Dance for Sanitorium [sic]," *Detroit Free Press*, October 6, 1917, 7; "Night Schools Plan Service," *Detroit Free Press,* August 28, 1921, 6.

[3] "Prestige of Detroit," *Detroit Free Press*, July 16, 1905, 6; "Lose Year's Tax," *Detroit Free Press,* August 2, 1905, 1.

[4] *Statistical Abstract of the United States 1934*, Motor Vehicles, "No. 381.—Production and Registration of Motor Vehicles," 339.

[5] "Plant to employ 4000," *Michigan Manufacturer and Financial Record* 29, no. 18, (May 6, 1922), 8.

Ford Rouge factory. Under construction beginning in 1917, by 1927 the factory employed 75,000, many of whom lived in Delray and Southwest Detroit.

In1913, when the property for Detroit Savings Bank Southwest branch was acquired, two homes were located upon it. The immediate surrounding area to the south was roughly 80 to 90 percent developed with single family homes, while the area several blocks to the west along the south side of Fort Street was largely undeveloped land. There were a few scattered industrial businesses along the Wabash Railroad tracks, paralleling Fort Street two blocks to the south. South of the tracks was a residential area with single- and two-family homes covering about 60 to 70 percent of the platted land. On the north side of Fort Street, facing the bank property, were shops and residential buildings, and the blocks north of Fort were residential, about 60 to 70 percent developed. To the west along the north side of Fort were residential blocks with homes on about 50 to 60 percent of the platted lots. As more manufacturing firms located in the area, home building continued at a rapid pace in Delray and Southwest Detroit until, by the mid 1920s, homebuilding slowed as nearly all available land was occupied. Delray's population topped out at around 23,000 by 1930.

Banking in Detroit

Though a number of banks operated in Michigan as early as 1805, due to ineffective state regulation and the lack of a federal currency, the state's first successful state bank was not established until 1849. During the Civil War, Congress passed acts creating a national currency and national banks. These acts were intended to eliminate state-chartered banks and, while the state banks were no longer permitted to issue currency, most of them continued to operate. Consequently, the U.S. banking system had both national banks, regulated by the federal government, and state banks, regulated by the state within which they operated. In 1888, Michigan passed the State Banking Law which brought the state's banking regulations into conformity with federal laws and established effective state oversight of banking firms. By the end of 1890, Detroit had a relatively stable banking community with fifteen state and eight national banks.

Branch Banks in Detroit

Branch banks were uncommon in the years after the Civil War, in part due to the prohibition included in the wartime Congressional acts against national banks engaging in branch banking. At the state level, branch banking was commonly outlawed. Even as late as 1925, branch banking was permitted in only 22 states.[6] The state of Michigan did not specifically authorize state banks to engage in branch banking until, in 1909, the state's attorney general rendered the

[6] "Branch Banks Foster Thrift," *Detroit Free Press*, August 22, 1926, 16.

opinion that banks could "have an agency for the transaction of some parts of its business in the city or village" that was home to the bank's headquarters.[7]

From 1900 to 1929, Detroit's population grew by more than 500 percent as vehicle manufacturing and supporting industries flourished. The vast majority of the city's residents lived in single- and two-family homes. To accommodate the increased population in such low-density housing, the city expanded into and annexed adjacent suburban areas, with the result that, by 1926, Detroit encompassed 139 square miles. The geographic dispersion of the population made travelling downtown to conduct banking impractical for the average working person. Nevertheless, the increasingly prosperous and rapidly growing "working class" that was engaged in manufacturing had need for banking services. Banks traditionally sought business primarily from affluent individuals and corporations. However, some firms in Detroit perceived that the growing working class might be an equally lucrative market, and branch banks would be the best means by which to reach that more dispersed market. So from the outset, branch banks were primarily intended to secure banking business from working people and small businesses.[8]

The first branch bank in Detroit was the Home Savings Bank branch on Junction Street, established in 1889. The number of branch banks in the city grew to seven by 1900 and 18 in 1906.[9] By 1922, 13 Detroit-based state banks were operating 184 branch offices within the city, about one branch for every 0.75 square mile.[10]

The obvious advantage branch banks offered to customers was the convenience of banking in the local neighborhood rather than having to travel to the bank's downtown office. The *Detroit Free Press* pointed out in 1906 that, with branches, residents, "no longer have to waste an hour's time on a busy day, to say nothing of their car fare."[11] Branches were promoted as a means of encouraging the average citizen to save. An 1890 ad for Home Savings was headlined: "Commence to Save Now!"[12] Many branch banks were open one night each week for the convenience of working people.[13] Where branch banking was permitted, there tended to be fewer

[7] Federal Reserve Committee on Branch, Group, and Chain Banking, *Branch Banking in the United States*, Washington, DC: Federal Reserve Board, 1931 (quoted in "Branch Banks in Detroit, Michigan 1889-1970" MPDF, E-9.)

[8] *Branch Banks in Detroit, MI 1889-1970,* National Register of Historic Places Continuation Sheet, National Park Service, section E, 5.

[9] "Expansion of Banks," *Detroit Free Press,* March 26, 1906, 5.

[10] Leo D. Heaphey, "Branch State Banks in Detroit," *Michigan Manufacturer and Financial Record*," June 17, 1922, 7-8.

[11] "Expansion of Banks," *Detroit Free Press,* March 26, 1906, 5.

[12] *Detroit Free Press,* February 2, 1890, 2.

[13] "Will be Open Monday Evenings," *Detroit Free Press,* June 18, 1914, 5.

banking firms, but they were larger in size. As larger banks were less susceptible to failure, branch banking reduced the risk that depositors might lose some or all of their savings.[14]

Branch banks in communities heavily populated by recent immigrants, such as Delray, were typically staffed with members of the community fluent in the local foreign languages. The branch bank had the capability of wiring money anywhere in the world and, in some cases, even sold steamship tickets.[15] Residents were more likely to entrust their savings to a bank located in their own neighborhood, particularly when they knew, and were known by, those who worked there. During the early 20th century, working people typically lived near their place of employment. Employers, large and small, maintained payroll accounts at local banks and workers could easily cash their paycheck at a branch of their employer's bank, even if the employee had no account there. Branch banks facilitated home construction and home ownership, as those wishing to build could apply for and make payments on construction loans and mortgages at the local branch. The greater ease of acquiring these loans was likely a contributing factor to Detroit's very high rate of owner-occupied housing. Aside from the vital monetary services provided, branch banks also served as a convenient location where residents could pay Detroit city taxes.

It was the practice of Detroit banks to acquire property in growing areas for future branches well in advance of any plans to build, as by the time a branch was justified, well-located properties might not be available. Whenever possible, corner lots were purchased for branch banks. There were several reasons for this, the first being that buildings during this era were lighted by natural daylight, supplemented where necessary by incandescent bulbs. Shops and stores were illuminated by large picture windows spanning their entire frontage. Such windows were impractical for banks as they could not be adequately secured against robbery. By locating on a corner lot, windows along the front and one side of the building provided adequate illumination. Corner locations offered much better exposure and visibility to passerby, making them desirable from a marketing standpoint. Banks frequently advertised their branches in print ads, and listing them by intersecting streets ("W. Fort cor. Campbell") was more effective than providing a street address. Branch banks were almost always located on streets with trolley lines, to facilitate access for working people who, during the first decades of the 20th century, were unlikely to own a motor vehicle.

[14] "Branch Banks Foster Thrift," *Detroit Free Press*, August 22, 1926, 16. This article asserted that branch banking was not permitted in 26 states. It also states: "Branch banks are conducive to greater safety. A bank failure in Detroit has been unheard of since the advent of the [branch banking] system. This is not true of other cities, including Chicago, where many small independent banks are operated and where bank failures are comparatively frequent."

[15] "Expansion of Banks," *Detroit Free Press*, March 26, 1906, 5; "New H. P. Bank Branch," *Michigan Manufacturer and Financial Record* 26, no. 23, (December 4, 1920), 19.

Detroit banks, when establishing branches, had two options: construct a standalone building which served only the bank, or occupy space in a building serving multiple tenants. For security reasons, the latter option required a purpose-built space intended to be used for banking. It was common for a bank to construct a standalone, multi-tenant building which included a secure space for its own bank branch, with the idea that rent from other tenants would defray the cost of the building. The Delray branch of the Peninsular State Bank was located in a two-story building of this type on West Jefferson Avenue at West End Street (built 1906), as was the Bank of Detroit branch one block to the west (built 1917). While these branches did not sacrifice customer convenience, they did forego the marketing advantage of having a highly visible, standalone building. A somewhat different example was the Commercial State Savings Bank branch at 6650 West Fort Street and Waterman Street. It was a single-story structure with small shops located on either side of the bank. This arrangement retained more of the marketing advantages of a standalone bank building, while still deriving some rental income.

Branch Banking in Delray

At the time Delray was annexed to Detroit, state banks could engage in branch banking only within the city in which their primary place of business was located. When the annexation took effect in April 1906, it opened the neighborhood to all Detroit-based state banks. Delray Savings Bank, the village's sole local bank, was acquired by Detroit's State Savings Bank just prior to the annexation. The Delray Savings Bank building on West Jefferson near Solvay Street was then converted into a branch of State Savings, Delray's first branch bank.[16] The following month, Peninsular Savings Bank completed construction of a two-story business building on the corner of West Jefferson and West End avenues, containing stores, residences, and a branch bank.[17] The addition of these two branches in 1906 brought the total number of branch banks in the city of Detroit to 18.[18]

[16] "Detroit's New Territory;" "Buys Delray Savings Bank," *Detroit Free Press, January* 7, 1906, 7. The bank's address was 2084 River Street, now known as 7424 W. Jefferson Avenue. The bank building no longer exists but a photograph of it may be seen on page 11 of the *Detroit Free Press* for August 10, 1905.

[17] "Rush Work on Branch Bank," *Detroit Free Press*, January 14, 1906, 8; "Branch Bank Opens Doors," *Detroit Free Press*, May, 20, 1906, 9. As of 2020, the building still stands, but the roof is largely gone and the walls are leaning in.

[18] "Expansion of Bank," *Detroit Free Press*, March 26, 1906, 5.

As the population of Delray and Southwest Detroit north of West Fort Street grew after 1906, additional branches of Detroit banks were established in the neighborhood, eventually bringing the number to ten by 1930.[19]

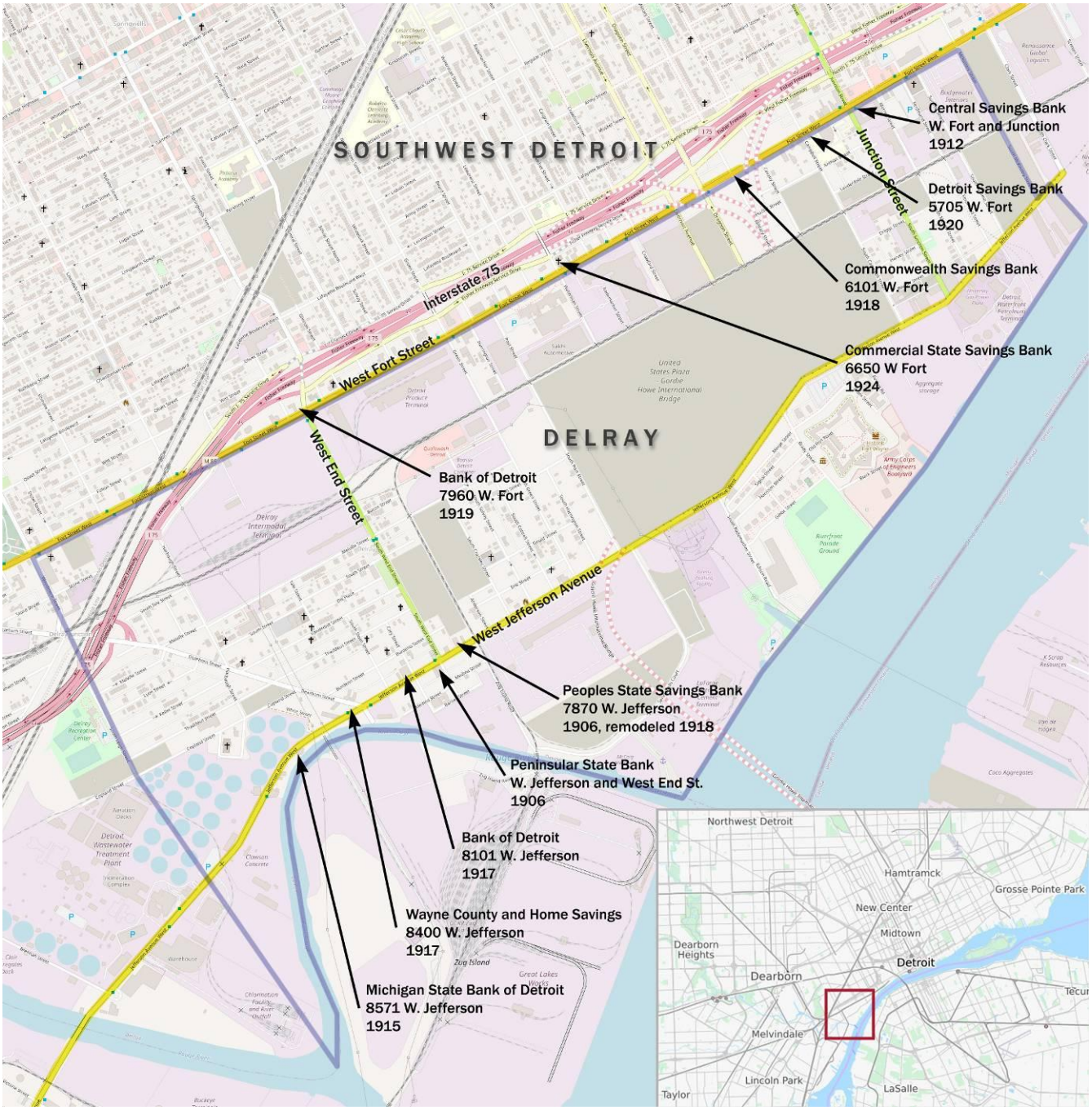
1906: State Savings Bank (Peoples State Savings), 7870 W. Jefferson
1906: Peninsular State Bank, W. Jefferson and West End, multi-tenant building
1912: Central Savings Bank, W. Fort and Junction
1915: Michigan State Bank of Detroit, 8571 W. Jefferson
1917: Wayne County and Home Savings Bank, 8400 W. Jefferson, multi-tenant building
1917: Bank of Detroit, 8101 W. Jefferson
1918: Commonwealth Savings Bank (Federal State Bank), W. Fort and Military
1919: Bank of Detroit, 7958-60 W. Fort
1920: Detroit Savings Bank Southwest, 5705 W. Fort
1924: Commercial State Savings Bank, 6650 W. Fort

The branches located along West Jefferson were clustered near its intersection with West End Street, a busy area known as Old Delray. The five branches located along West Fort Street were more spread out and served inhabitants of both Delray and Southwest Detroit.

[19] The names of the banks on this list changed over time due to mergers; the name listed is the original name of the bank at that location. The address listed is the current address; most Detroit addresses changed in 1920.

Detroit Savings Bank Southwest
Name of Property

Wayne County, MI
County and State



Detroit Savings Bank

History

The Detroit Savings Bank was established in 1849 as the Detroit Savings Fund Institute under a Michigan act to charter a local Detroit savings institution to service Detroit's working residents. Most of the city's financial institutions at the time were focused on serving more affluent clientele and commercial clients while leaving few banking options for the working class. Detroit Savings Fund Institute changed its name in 1851 to Detroit Savings Bank and grew rapidly over its first twenty years. In 1871, it converted from a trust to a stockholder-owned corporation.[20] By 1925, Detroit Savings Bank ranked seventh among the city's 16 state chartered banks.[21]

After the stock market crash of 1929, many banks became increasingly illiquid as depositors withdrew their savings and debtors defaulted on their loan payments. Detroit, the auto manufacturing capital of the world, was particularly hard hit as vehicle sales fell from 5.6 million in 1929 to less than 2 million in 1933.[22] Detroit's two largest banking firms, Detroit Bankers Company and Guardian Detroit Union Group both failed, but the Detroit Savings Bank survived the crisis.[23] The following year, Detroit Savings Bank became the first in Michigan to offer Federal Housing Administration mortgages, the purpose of which was to facilitate home ownership and construction.[24]

In 1936, the bank dropped the word "Savings" from its name and became known as The Detroit Bank. At the time it had 190,000 commercial and savings accounts and 29 offices in the city.[25] Since its founding in 1849, the bank had not merged with or absorbed any other firms, but in 1956, that changed as three local, suburban banks were merged into the firm and its name was changed to Detroit Bank and Trust.[26]

---

[20] "About Comerica" at: comerica.com/about-us/company-overview/company-information/company-history.html, accessed 4/23/2020.

[21] Kenneth D. Cassidy, "Drop in Bank Resources Serves City's Industrial Growth," *Michigan Manufacturer and Financial Record*, October 10, 1925, 7.

[22] "Automobiles," *Detroiter*, February 3, 1936, 9.

[23] By 1933, through a series of mergers, the Detroit Bankers Company included the First National Bank, Central Savings Bank, Dime Savings Bank, Merchants National Bank, Peoples State Bank, Wayne County and Home Savings Bank, and Bank of Michigan. The Guardian Detroit Union Group included the Guardian Trust Company, Guardian Detroit Bank, Union Trust Company, and National Bank of Commerce.

[24] "About Comerica" at: comerica.com/about-us/company-overview/company-information/company-history.html, accessed 4/23/2020.

[25] "Detroit Savings Changes Name," *Detroit Free Press*, January 16, 1936, 17.

[26] "About Comerica."

Branch Banking

Detroit Savings Bank's entry into branch banking occurred in 1904 when it opened two branches, one on the east side at 601 Gratiot Avenue at St. Antoine (demolished) and the other on the west side at 5459 West Vernor Avenue at Junction Avenue (extant).[27] The east side location was in an existing building remodeled to meet the needs of the bank. The west side branch was designed by architect George D. Mason, and reflected a cost conscious approach. The building is clad in brick with limestone accents and limestone facing on most of the Vernor Avenue façade. (Later additions to the rear of the building eventually increased it to three times its original size.) By March 1916, Detroit Savings Bank had 13 branch banks in operation, 10 of which were standalone buildings. Each of the standalone banks were multitenant structures with rental office space on the second floor (with the possible exception of the East Jefferson and Hillger branch).

Construction year: location; architect if known
1904: 601 Gratiot at St. Antoine
1904: 5459 W. Vernor at Junction; George D. Mason (extant)
1909: 6521 Woodward near Milwaukee—in existing commercial building
1909: 11601 East Jefferson and Hillger
1909: 5001 Grand River at Warren; John Scott (extant)
1911: Michigan Avenue at 24th Street
1912: 3765 Woodward near Seldon—in existing commercial building
1913: Oakland and Clay Avenues; John Scott
1913: 1053 Holden at Greenwood (Hamilton)—in existing commercial building
1914: Canfield and Russell; Harry J. Rill
1914: 7968 Kercheval at Van Dyke; John Scott (extant)
1914: Gratiot and Mack at Elmwood; Donaldson and Meier
1916: 11702 Oakland at Woodland; George D. Mason
Detroit street numbers changed in 1920; addresses listed are post 1920.

[27] "Detroit Savings Bank to Open a New Branch," *Detroit Free Press*, June 23, 1904, 8; *Perry's Guide to Detroit, 1917-18*, 183. At the time the bank branch was built, West Vernor at this location was known as Dix Avenue.

Detroit Savings Bank Southwest branch under Criteria A

Thematic considerations

Detroit Savings Bank Southwest branch qualifies under Criteria A, commerce, subset: banking, as described in the Multiple Property Documentation Form (MPDF) *Branch Banks in Detroit, Michigan, 1889-1970*. Branch banks in the city of Detroit provided vital services to the working people of the city. Because Detroit's working families largely resided in single and two-family homes, the city expanded physically to encompass a large geographical area. The geographic dispersion of working families made it impractical for them to bank at the downtown headquarters of banking firms. Consequently, extensive branch bank networks were constructed to address their need for banking and other services.

The period of significance for the Detroit Savings Banks Southwest is from 1920, when the branch was opened, to 1956. As a result of the rapid expansion of automobile manufacturing in Detroit, the city's population grew by more than 500 percent from 1900 to 1930. Subsequent to 1930, as the country entered the Great Depression, branch banks in Detroit provided the means by which many working families survived, as they tapped into their savings to tide them over during periods of unemployment. The Detroit Savings Bank company survived the depression and continued to meet the needs of working people during World War II when Detroit's vehicle manufacturing industry was converted to production of essential war materials. Following the war, Detroit's automobile industry returned to profitability and provided the majority of the city's manufacturing jobs.

In the mid-1950s, changes in the vehicle manufacturing industry and the loss of a number of automobile companies brought about a long-term reduction in the number of manufacturing jobs in Detroit. This tendency was highlighted by the 1956 cessation of production by the Packard Motor Car Company at its massive Detroit plant. The decreasing number of manufacturing jobs in the city caused its population to begin a long-term decline, a trend that was accelerated by the increasing obsolescence of Detroit's housing stock, the vast majority of it having been built between 1900 and 1930. Working families left the city for homes in the suburbs with larger yards, attached garages, nearby supermarkets, and located away from manufacturing complexes.

Registration Requirements

Detroit Savings bank Southwest is eligible under Criteria A as it retains nearly all of its character-defining features as conveyed by the building's materials, features, spaces, and finishes. Its exterior wall materials are intact, unaltered, and in good condition. The windows on the building's primary façade are intact and unaltered; the wood entrance doors have been replaced by aluminum doors of the same size and layout. All of the structure's exterior decorative elements are intact, unaltered, and in good condition.

The Detroit Savings Bank Southwest meets the requirements of a "Corner Lot-Line Bank" as described in *Branch Banks in Detroit, Michigan, 1889-1970*. It is located on the corner of two intersecting streets and is rectangular in shape. Both street-facing elevations are decorated. The original entrance, exterior surround, and interior vestibule are intact, as are all the original window openings. The interior public lobby contains its original marble floor covering and marble banking counter, intact and in good condition. In general, the building retains nearly all of its original architectural elements and its appearance is nearly identical to its appearance a century ago.

Architectural Significance

The Detroit Savings Bank, under Criteria C, represents an unusual and exceptional work of an architectural master, early in the most productive period of his career. The bank branch building was designed by Wirt C. Rowland, head of design for the building's architects, Albert Kahn, Architects and Engineers, Inc.

Albert Kahn and Albert Kahn Associates, Inc.

No architect of the 20th century was more significant or influential than Albert Kahn. Although the firm is best known in Detroit for a number of impressive office buildings, Kahn's greatest contributions were in industrial architecture and the management and operation of a modern architecture firm.

Albert Kahn possessed enormous foresight and a superb business sense. In the first years of the 20th century, he correctly anticipated that the rapid increase in industrial manufacturing would require not merely more factories, but factories of a different type: larger, stronger, more complex, and highly specialized. Perceiving both demand and opportunity, he left his partnership with George D. Mason—a partnership primarily focused on homes for the well-to-do—and, in 1902, partnered with his brother Julius Kahn, a skilled civil engineer. Kahn & Kahn was the first architectural firm in Detroit to offer engineering services, and one of the first in country to do so.

The two brothers refocused the firm on industrial work and soon met with success. In 1903, they were commissioned to design an automobile manufacturing facility for the Packard Motor Car Company, which was moving to Detroit from Ohio.

While the Packard work was the type of desirable business Albert anticipated his refocused firm would secure, another development arose from the joint efforts of the two men: Julius invented a practical, inexpensive, and scientifically-based method of reinforcing concrete with steel bars. Prior to Julius's invention, reinforced concrete was expensive and infrequently employed in the U.S. as a method of building construction. Late in 1903, Julius left the architecture partnership

and founded a company to manufacture and market his steel reinforcement bars: the Trussed Concrete Steel Company (Truscon). Among the partners in the new firm was Albert Kahn.

Over the next two years, Truscon grew rapidly into a national firm. Albert was the first architect in Michigan to employ the Kahn System of reinforcement for constructing reinforced concrete buildings. In 1904, Albert designed, and Julius's firm constructed, a factory and office building for the Burroughs Corporation on Second Avenue in Detroit, a structure that was written up in *American Architect* due to its unusual reinforced concrete construction.[28]

During 1906, Truscon's aggressive sales efforts secured commissions for three substantial automobile factories of reinforced concrete construction: Pierce Arrow and E. R. Thomas in Buffalo, and Garford Company in Elyria, Ohio. Because of Albert's experience with both reinforced concrete and the design of Packard's auto plant in Detroit, all three clients accepted Truscon's suggestion that Albert Kahn be employed as the architect for their new auto plants. In addition to these out-of-state jobs, Albert designed for Packard two large additions to their Detroit factory, also constructed by Truscon. These four factory projects represented a total of nearly 600,000 square feet of reinforced concrete construction, the majority of all automobile factory construction that year. This work did much to cement Albert Kahn's reputation as a leading architect of modern factories and automobile plants in particular.

In 1906 Kahn's firm recorded 27 jobs, of which six were residences and seven were factories—the first year in which industrial jobs exceeded in number the residential projects. The following year the firm recorded 56 commissions, of which 13 were residences and 19 were factories or factory additions, reflecting a significant change in the nature and volume of the business. Soon after, Kahn was engaged by Henry Ford to design the Highland Park Ford factory complex, the largest factory in the world. Then in 1917, Kahn's firm was again tasked by Ford to design a new factory complex, the far larger River Rouge factory. By the time of America's entry into the First World War, Albert Kahn's firm was the largest industrial architecture firm in the nation. In 1937, one source estimated that the volume of work from Kahn's firm represented "19 percent of all architect-designed U.S. industrial buildings."[29]

In 1903 Kahn hired designer Ernest Wilby to handle design duties, thereby freeing Albert to attend to the increasing demands on his time resulting from his firm's dramatic growth.[30] Wilby was made an associate of the firm two years later. Kahn wrote in 1941: "One of the best

[28] "Factory of the American Arithmometer Co., Detroit, Mich.," *American Architect* 87, no. 1527, (April 1, 1905), 107-08.

[29] "Industrial Architecture of Albert Kahn," *Architectural Forum* 69, no. 2, (August 1938), 87.

[30] "Wilby Made Fellow of Architects' Institute," *Weekly Bulletin of the Michigan Society of Architects*, May 20, 1941

investments I made early in my professional career was the engagement of Ernest Wilby. I flatter myself at having had the courage to engage him at a salary considerably higher than what I expected to earn for myself—but it proved a wise move."[31] This, indeed, was a wise move, and one which Kahn repeated numerous times as he grew his architecture firm. Hiring top people and delegating the work, while reserving to himself close management oversight, was one of the keys to Kahn's success in building what was almost certainly the world's most efficient and innovative architecture and engineering firm.

Kahn's vision of an efficient and well-run firm was consistent throughout his career. The first component of his highly effective business approach was stated clearly by Kahn in a 1929 interview: "Nine tenths of my success has come because *I listened to what people said they wanted and gave it to them*."[32] Kahn achieved this with an organization that provided under one roof all the various competencies required for specialized industrial production facilities. "An organization," he stated, "composed of men competent and qualified to handle the project in its various phases of plan, design, and engineering, both structural and mechanical."[33]

Kahn understood that having specialists with all the required technical expertise, while necessary, was far from sufficient to secure the results he sought. Bringing the various individuals and departments together to work as an effective team was viewed by Kahn as the most essential aspect his firm's success. This was achieved by managing the efforts of his organization "much like the Director of an Orchestra in which each instrument plays an important part, all controlled, however, by one force to produce the desired ensemble."[34]

An internal document from the Kahn firm, dating from around 1930, describes the procedure by which Kahn directed his orchestra.[35] The client met first with Albert Kahn and then preliminary layouts and floor sketches were prepared for the client. Once the client approved these

[31]Ibid. The first mention of Wilby as an associate of the firm in the *Detroit Free Press* was in a June 25, 1905 article "Another New Power Building for West Congress Street" (page 32).

[32] Helen Christine Bennett, "You Can't Build Skyscrapers With Your Head in the Sky," *American Magazine* 106, no. 6, (December 1929), 16-17, 121-23. Emphasis in the original.

[33] Albert Kahn, "The Architect in Industrial Building," *Architect and Engineer of California* 54, no. 3, (September 1918), 101-09.

[34] Albert Kahn, "Mr. Kahn's Talk," *Weekly Bulletin of the Michigan Society of Architects* 11, no. 6, (February 9, 1937), 1, 3-5, 8-11.

[35] "Organization and Office Routine of Albert Kahn, Incorporated, Architects and Engineers, Detroit, Michigan," January 31, 1930 (based on a date stamp on page 21), in the collection of Albert Kahn Associates, Inc., Fisher Bldg, 3011 W Grand Blvd, Detroit, MI 48202, "We are commissioned as architects, Operation 1," 9, Preparation of preliminary sketches, Operation 3," 12.

preliminary plans, the job was turned over to the design department. The document describes the preparation of the design as follows.

> The work is handled by two architects, one of whom specializes in exterior design, the other in interior design and decoration. Each has draftsmen and detailers working under his supervision. The sketch plans are studied and from them, artist's drawings of the elevations are worked up in color, to give the Owner an idea of the finished appearance of the building. … Minor modifications are perhaps made at the request of the owner or Mr. Albert Kahn and when the final design is finished, it is turned over to one of the other divisions of the architectural department for the preparation of working drawings.[36]

Except in its early years, the structure of Kahn's organization was not entirely unique. Other firms soon began including engineering services within a multi-faceted architecture business. However, Kahn remained somewhat distinct in his strong emphasis on teamwork and collaboration. He wrote in 1918 that "the efficiently organized office…prides itself upon the final success achieved, rather than individual effort—on team work rather than star play."[37] He stated in an interview that, "In our offices there are no jealousies; sometimes six or ten of us work on a design together." Some architecture firms might allow a particular employee to be recognized for their role in the design of a building; Kahn did not. Nor did he claim credit for himself, as was often the case with the heads of some firms. He once explained his viewpoint when interviewed in connection with a building for Ford: "When you write the story, credit [the building] to Albert Kahn Associates and Engineers, Inc., rather than to me, personally. After all, I am like the quarterback on a football team. Without the teamwork of my associates, I would be nothing."[38]

An organization the size of Kahn's, with hundreds of employees, demanded more than competence in architecture and engineering; broad business expertise was essential as well.[39] Albert was reportedly fond of saying that "architecture is 90 percent business and 10 percent art."[40] Daniel Shahan, a former president of the firm, was hired by Albert and described him as "a dynamic person with a terrific business mind."[41] A 1918 article in *Architectural Forum* on the firm's internal operations stated that "In Mr. Kahn's practice, particular attention is paid to the

[36] Ibid, "Preparation of final design, Operation 5," 19.

[37] "The Architect in Industrial Building."

[38] Louis Tendler, "Under Mantle of Glory," *Weekly Bulletin of the Michigan Society of Architects*, March 30, 1943, 17, reprinted from the *Detroit News*, December 10, 1942.

[39] At the time of his death in 1942, Albert Kahn's firm had more than 600 employees.

[40] "Industrial Architecture of Albert Kahn," *Architectural Forum* 69, no. 2, (August 1938), quote is from page 87 of an extensive article.

[41] Karen Ray, "Albert Kahn leader remembers the boss," *Detroit Free Press*, October 28, 1985, 35. Shahan, like Kahn, was an immigrant.

business administration of the work."[42] Kahn described the many facets of his job which were not strictly architectural in nature, but essential to the success of his business.

> The architect is expected to be an able administrator to handle the large sums often involved in building, somewhat of a lawyer to save legal complications, considerable of a judge to decide between owner and contractor, a sociologist to meet the social problem, somewhat of a banker to advise on the financial soundness of projects, and above all a tactician to meet the requirements of clients.[43]

Yet Kahn reveled in these diverse requirements: "It is the many demands upon him that make the architect's work so interesting and exciting."[44]

Kahn's ability to anticipate future trends and respond to them with an effective business strategy contributed greatly to his exceptional success. He had a pragmatic view of architecture in the 20th century that many architects failed to appreciate nearly as early as did Kahn. He understood that the industrial and commercial client operated under financial and competitive pressures that dictated, in Kahn's words, that "The plant must be economically designed. First and last, it must serve as an investment."[45] This comment of Kahn's, which appeared in the September 1918 edition of *Architect and Engineer*, was intended to inform other architects of two considerations underlying their increasing loss of work to engineering firms. The first was that, while the appearance of a building may be of great concern to an architect, it was of little concern to the factory owner. The second was that, again in Kahn's own words, "Industrial buildings must need deal largely with practical requirements, structural design, and mechanical equipment."[46] Kahn foresaw that the increasingly complex requirements of manufacturing companies would cause them to seek out engineering firms to design their facilities, and architects would eventually be relegated to the sidelines. Rather than lose highly lucrative industrial commissions to engineering firms, Kahn brought engineering into his firm and placed it within the broader context of an expanded architectural overview.

It was Kahn's early realization of these considerations that motivated him to join with his brother Julius, and hire Ernest Wilby. Julius provided the engineering capability the firm needed and Wilby freed Kahn from doing his own design work. For most architects, design work was the most interesting and desirable task in the office, but Kahn had a much larger vision; to achieve it, he had to become the "Director of the Orchestra," not just one of its players.

---

[42] George C. Baldwin, "The Offices of Albert Kahn, Architect, Detroit, Michigan," *Architectural Forum* 29, no. 5, (November 1918), 125-30.

[43] "Mr. Kahn's Talk."

[44] Ibid.

[45] "The Architect in Industrial Building."

[46] Ibid.

A good test of a team's cohesiveness and collaborative ability is an urgent and vitally important project. An excellent example of which occurred when Kahn's firm was called upon just after the United States entered the First World War. At that time, the country's air corps was essentially nonexistent. The Army sought to construct 30 training airfields across the country, but lacked the capability of designing them. In an unusual move, the Army hired an outside architecture firm, Albert Kahn, Architects and Engineers, Inc., to design the fields. Days after that decision was made, the head of the U.S. Army Signal Corps arrived at Kahn's firm: "I took his office, cleared out every bit of work he had in it, took his entire force, and we got out the plans for 54 buildings in about 10 days."[47] The plans were not only developed quickly, but all the airfields were built from the same set of plans. The buildings were constructed of standard hardware and lumber available locally, using assembly methods familiar to ordinary house carpenters.[48] The first airfield, Selfridge Field near Mt. Clemens, Michigan, composed of more than 50 buildings and hangars, was completed in less than two months.[49]

Though industrial structures dominated the job list of Albert Kahn's firm, many commercial and office buildings were turned out by the firm as well. In fact, Kahn's office had an exceptionally talented design department that was responsible for hundreds of fine looking buildings, not only in Detroit, but throughout the country. It was Kahn's commitment to hiring the best employees that resulted in his design department's consistently high quality of output. Ernest Wilby was a talented designer and a highly respected member of Kahn's staff. In 1910, as the volume of work grew, Kahn added a second designer, George D. Mason's chief designer, Wirt C. Rowland. Rowland left Kahn's firm in 1912 to join Malcomson and Higginbotham, where he was made an associate in the firm.[50] Kahn then sought out a promising designer in New York City, Amedeo Leone, to replace Rowland. Leone, though he stayed with Kahn only two years, was exceptionally talented, eventually becoming president and chairman of the board at Smith, Hinchman and Grylls. After Leone's departure, Kahn rehired Rowland, who remained with the firm until 1922. Sometime in 1915 or early 1916, medical issues forced Ernest Wilby's

[47] Aircraft Production Hearings before the Subcommittee of the Committee on Military Affairs, United States Senate, 65th Congress, 2nd Session, 1918, 5.

[48] Daniel B. Niederlander, "United States Aeronautical School, Kelly Field No. 2, South Antonio, Texas," *Architectural Record* 45, no. 5, (May 1919), 444.

[49] "Airfield to Be Opened July 11," *Detroit Free Press*, July 8, 1917, 4; "Training at Selfridge Begins," *Air Service Journal*, July 19, 1917, 59.

[50] Michael G Smith, *Designing Detroit; Wirt Rowland and the Rise of Modern American Architecture*, (Detroit, Wayne State University Press, 2017), 52-53. With Rowland as an associate, in October 1912 the name of the firm became: Malcomson and Higginbotham, Wirt C. Rowland, Associate.

retirement from the practice of architecture.[51] Kahn then advanced Rowland to Wilby's former position of chief designer.[52]

In addition to Leone and Rowland, Kahn's office trained an uncountable number of highly skilled employees who later went on to distinguished careers with their own or other firms. Many young architects early in their careers sought the opportunity to work in Kahn's office to develop and refine their skills before setting out on their own; so indirectly, Kahn's influence on the quality of architectural design went far beyond the buildings turned out by his firm. A number of examples illustrate the point. The magazine *Architectural Digest* in 2016 published an article on the world's most beautiful art deco buildings.[53] Included on the list were four buildings in the United States constructed between 1924 and 1930: LeVeque Tower, Columbus, Ohio (constructed 1924), Guardian Building, Detroit (1929), Chrysler Building, New York City (1930), and Eastern Columbia Building, Los Angeles (1930). The LeVeque Tower was designed by C. Howard Crane, a former draftsman in Kahn's office. The Guardian Building was designed by Wirt Rowland, Kahn's former chief designer. The Chrysler Building's architect was William Van Alen, yet the design was substantially revised to its iconic appearance by its owner, Walter P. Chrysler, based on Wirt Rowland's design of a building for the Union Industrial Bank in Flint, Michigan, of which Chrysler was a director and member of the building committee. Claud Beelman, architect of the Eastern Columbia Building, trained in Kahn's office before relocating to the West Coast.

Designer John L. Skinner settled in Miami Beach in the 1920s and subsequently designed many of the city's most important buildings, including Miami International Airport, the Dade County Auditorium, the missile launching complex at Cape Canaveral, and Art Deco beach hotels. He acquired his design skills while working in Kahn's office from 1916 to 1919. His comments about those years, described in his American Institute of Architects nomination for fellowship, reveal a great deal about Kahn's office and Albert Kahn.

---

[51] Letter from Ernest Wilby to the Secretary, American Institute of Architects (AIA), March 7, 1918, held in the archives of the AIA, Washington, DC, Ernest Wilby file. Wilby writes: "Dear Sir; Two years ago failing health compelled me to give up my practice of Architecture in Detroit." In another letter dated January 18, 1938 to the secretary of the Detroit branch of the AIA, Wilby states: "I went through a quite serious operation lately and have lost the complete use of one eye. The other is so very weak and deficient…". This suggests Wilby's "failing health" was related to his eyesight.

[52] Harvard Alumni Association, application for admission, Wirt C. Rowland, March 24, 1932, a copy is in the collection of the Historical Society of the Village of Clinton, Michigan. The application contains a history of Rowland's employment written in his own hand and includes the entry: "From spring of 1915 to July 1922 with Albert Kahn as chief designer."

[53] Elizabeth Stamp, "The World's Most Beautiful Art Deco Buildings," *Architectural Digest*, July 21, 2016, online at https://www.architecturaldigest.com/gallery/worlds-most-beautiful-art-deco-buildings, accessed December 9, 2020.

> The Nominee's office training and experience prior to engaging in practice covers a period of approximately six years. Three years of this time was spent in the office of Albert Kahn, where the Nominee was under the personal supervision of Mr. Kahn and the "chief designer" Wirt Rowland. The Nominee might be considered a protégé of this office in that Mr. Kahn encouraged him and loaned him sufficient funds to continue his education in Europe, at a time when it would have been impossible for him to undertake such a program at his own expense.[54]

Others from Kahn's office impacted the education of architects as well. John Skinner headed the Department of Architecture at Georgia Tech from 1922 to 1925 and then served as the first head of the architecture department at the University of Miami. Detroit's Lawrence Technological University's College of Architecture and Design was founded by Earl Pellerin, who worked in Kahn's office as both an intern and a permanent employee.

The extent of Kahn's contributions to architecture can only be touched upon in this brief summary. He should be remembered for his commitment to effectively meeting the needs of his industrial clients, and by so doing, he greatly advanced American's industrial development. By wrapping engineering services within an architecture firm, which operated under his capable leadership, he and his organization were able to understand the problems faced by his clients, and develop innovative methods of solving them. Kahn had superb business skills, and an exceptional ability to anticipate trends in his own and other fields, and an uncanny ability to hire excellent people, all of which contributed to his success.

Wirt C. Rowland

Rowland is best known as the designer of Detroit's 40-story Guardian Building, one of the finest and most famous Art Deco structures in the world, and a National Park Service National Historic Landmark. Rowland was Michigan's most prolific designer of monumental buildings; by 1930, he had designed the tallest building in each of the state's four largest cities: in Detroit, the 47-story Greater Penobscot Building; in Grand Rapids, the 14-story Grand Rapids Trust Building (now: 77 Monroe Center); in Saginaw, the 12-story Second National Bank Building; and in Flint, the 16-story Union Industrial Bank Building (now: Mott Foundation Building).

Rowland's other Detroit skyscrapers include the 26-story First National Bank Building, 25-story Buhl Building, General Motors Building, and the Michigan Bell and Western Electric Warehouse, all of which are listed in the National Register of Historic Places either individually or in the Detroit Financial District. Also listed on the National Register of Historic Places are Rowland's superb Bankers Trust Company building, Michigan Bell Columbia Central Office

[54] Nomination for Fellowship, for John Llewellyn Skinner, February 20, 1948, American Institute of Architects, Jury of Fellows, Washington, DC, 2.

Building, Detroit News Building, Cunningham Drug Company Building, Denby High School, and the Michigan Bell Saginaw Office Building.[55]

Rowland's Early Career

Born in 1878 in the village of Clinton, Michigan, 50 miles west of Detroit, Rowland developed an interest in architecture at an early age. He began training in his chosen field while in his teens through correspondence courses. Rowland moved to Detroit in 1901 to apprentice with the firm of Rogers and McFarlane. The following year he accepted a position with architect George D. Mason, one of the city's top firms. Rowland advanced quickly and within a few years was Mason's top designer. He remained with Mason through the end of 1909 and during this time was involved in the design of two large hotel projects, a medical complex, automobile sales offices and factories, and a number of bank buildings. Rowland's designs demonstrated an exceptional ability to tastefully adapt Classical themes to modern buildings as well as skill with contemporary designs devoid of historical decoration.

Rowland was hired as a designer by Albert Kahn in January 1910 and was put to work on the firm's most important projects. That year, Rowland was tasked with designing a bank building for Wheeling, West Virginia-based Dollar Savings and Trust, the foremost bank in the region. Rowland crafted a restrained Classical design that was lauded by the journal *Architecture* as "the work of a thoroughly trained architect," and a "substantial, dignified worthy piece of architecture."[56] Later that year, with the encouragement of George D. Mason and Albert Kahn, Rowland applied and was accepted to Harvard University's Graduate School of Design in spite of his lack of an undergraduate degree. In a letter of recommendation sent to the school on Rowland's behalf, Mason wrote:

> Rowland is one of the best Designers and Draughtsmen that I have ever had. … He seems to have a natural fitness for purity of line that few Designers possess. … He has carried on, as the leading Designer in my office, much important work. … We have often made the remark 'that he could draw

[55] Attributions: The First National Bank Building (first unit) and the General Motors Building were Albert Kahn, Architects and Engineers, Inc. projects from the time when Rowland was chief designer for the firm. In Rowland's March 1932 application to the Alumni Society for Harvard's school of architecture, he states that "as chief designer," he was responsible for "preliminary work and exterior design" of both buildings. The Detroit News Building was also an Albert Kahn, Architects and Engineers, Inc. project and Rowland states on the application that it was designed "in collaboration with Mr. Ernest Wilby." The other buildings are from the firm of Smith, Hinchman and Grylls during the period Rowland was chief designer for the firm. The application lists Rowland as the designer of the exteriors of the Buhl Building, Second National Bank Building, and Grand Rapids Trust Building; he is listed as the designer (interior and exterior) of the Greater Penobscot Building and the Guardian (Union Trust) Building. Attribution for the other buildings was from a variety of sources.

[56] "Architectural Criticism," *Architecture* 24, no. 4, (October 15, 1911), 147. The attribution to Rowland is based on his initials appearing on nearly all of the architectural drawings for the building.

> Greek Architecture like a Greek', his perception of line and form being so thoroughly acute. … I know very well that you will find very few experienced men who can surpass him now in the quality of his work. I am using rather strong language, but he deserves it.[57]

In a recommendation letter for Rowland, Albert Kahn wrote:

> In my office he has been in charge of a number of buildings. I think him an exceptionally good man, well up in the general preparation of drawings and details, talented, and especially gifted in design. The two boys in my office who this year won scholarships to your University were really coached by Mr. Rowland. They occupy positions in this office far below him.[58]

Rowland attended Harvard from the fall of 1910 through the spring of 1911 and acquired a much deeper understanding of the history of architecture from professor Herbert Langford Warren, head of the Department of Architecture.

Rowland returned to Albert Kahn's firm in 1911. That year, in collaboration with Kahn's partner, Ernest Wilby, he designed Hill Auditorium on the campus of the University of Michigan. Rowland again left the firm in 1912 to work for the Detroit firm of Malcomson and Higginbotham where he designed three Detroit high schools and a dozen other schools in Detroit and Flint Michigan. (Though over a century old, two of Rowland's Detroit high schools remain in service.) Once more Rowland returned to Kahn's firm in 1915, where he remained until 1922. One of the significant buildings designed by Rowland (and Wilby) during this period was the Detroit News Building at 615 Lafayette Blvd, completed in 1917 (National Register of Historic Places Reference Number 15000947).[59] The building was celebrated at the time for its modern appearance. An article in *Architectural Forum*, headlined "An Imposing Example of Commercial Architecture," found the building's lack of a cornice so unusual that it stated: "The building has no cornice, but instead a broad stone parapet broken by a continuation of the main piers."[60]

Two major projects occupied Rowland's attention after the conclusion of World War I, the massive General Motors Building in Detroit's New Center Area and the First National Bank Building in Detroit's financial district.[61] These buildings have a distinctly Classical appearance

---

[57] Letter from George D. Mason to Wallace C. Sabine, Harvard University, September 14, 1910, a copy is in the collection of the Historical Society of the Village of Clinton, Michigan.

[58] Letter from Albert Kahn to Wallace C. Sabine, Harvard University, November 9, 1910, a copy is in the collection of the Historical Society of the Village of Clinton, Michigan.

[59] The attribution of the design is based on Rowland's statement on his application to Harvard's school of architecture alumni association that he designed the building "in collaboration with Ernest Wilby." Rowland's name appears on a number of the drawings for the building.

[60] "The Detroit News Building; An Imposing Example of Commercial Architecture and an Efficient Newspaper Plant," *Architectural Forum*, January 1918, 27-28, plates 2-5.

[61] The General Motors Building is now known as Cadillac Place. For both buildings, Rowland's name appears on some of the drawings; he stated on the application to Harvard's school of architecture alumni

and indicate a change from Rowland's previous preference for modern designs. It is known that Albert Kahn became disenchanted with modernism around this time. In describing the First National Bank Building, Kahn stated, "When much of the present day modernism has passed its vogue, this building will continue to carry on the better traditions of the past."[62] Kahn's retreat to Classicism became the required approach within his firm, thereby thwarting Rowland's desire to design "modern" style buildings. Consequently, when in 1922 Rowland was offered the position of chief designer at the firm of Smith, Hinchman, and Grylls, he left Kahn's office. Famed Detroit architectural sculptor Corrado Parducci confirmed in an interview that Rowland left Kahn's firm "in order to free himself from the restrictions that Kahn imposed on his designers."[63]

Rowland was generous with his time mentoring up-and-coming designers. Outside the office, Rowland was an active leader in the architecture community. He served as president of the Detroit Architectural Club in 1910 and, in 1919, founded the Thumb Tack Club, the mission of which was to aid young designers and draftsmen to develop their skills under the supervision of the city's most experienced designers.[64] At the same time, he served as chairman of the publication committee of the journal *Michigan Architect and Engineer*.

The Influential Guardian Building

Soon after arriving at Smith, Hinchman, and Grylls, Rowland had the opportunity to design the innovative buildings that would define him as one of the country's pioneer Art Deco architects. His buildings from this period exhibit an appearance that is unique and independent of the architectural fashions popular throughout the country. His chief accomplishment was the development of a new style first seen in his widely-admired Guardian Building (originally known as the Union Trust Building).[65] When the building opened in 1929, it was the subject of numerous articles in both trade and consumer journals hailing its originality. The *American Architect* ran a complimentary eight-page photo spread, "Color Dominant in Design of the Union

association that "as chief designer," he was responsible for "preliminary work and exterior design" for both buildings.

[62] Quoted in *Designing Detroit; Wirt Rowland and the Rise of Modern American Architecture* by Michael G. Smith, Detroit, Wayne State University Press, 2017, 103.

[63] Dennis Barrie, "Interview with Corrado Parducci," March 17, 1975, Archives of American Art, online at: https://www.aaa.si.edu/collections/interviews/oral-history-interview-corrado-parducci-12608#transcript.

[64] Smith, *Designing Detroit, Wirt Rowland and the Rise of Modern American Architecture*, 107.

[65] The Union Trust Company constructed the building as its headquarters. It opened in April 1929, at which time it was called the Union Trust Building. The company later merged with the Guardian Bank and became the Guardian Detroit Union Group. The bank did not survive the Great Depression and the building was subsequently given its current name of Guardian Building.

Trust Building."[66] The journal *Buildings and Building Management* filled eleven pages on the building in an article titled "New Structural Methods and Material Distinguish the Union Trust Building," They stated: "The first impression made upon the critical observer seems to be due to the novelty and originality of the decorative scheme adopted." "It represents, very consistently and pleasingly, the modernistic trend."[67] *Through the Ages*, the publication of the National Association of Marble Dealers, carried an eleven-page feature article and wrote of the building: "it *is* different, but also it is refreshingly original—a building that belongs to today."[68] *Bankers' Magazine* wrote: "Many examples might be given of the liberty which the modern school has taken .... Outstanding among such, of course, is the Union Trust Building in Detroit, upon which widespread attention has been focused since its completion several months ago."[69]

One of the most insightful articles to appear on the new building was penned by Dorothea Kahn of the *Christian Science Monitor*:

> American banks that seemed for a long time the appointed guardians of Greek architecture no less than of their depositors' cash show signs of seeking modern expression. Three old established banking firms in Detroit have recently expanded into new quarters; and in accordance with the new trend not one hint of the Corinthian or the Ionic can be found in any nook or corner of any of them. The most astonishing of the three is the Union Trust Company's skyscraper, now receiving finishing touches. It is as gay as a May morning, yet with a basis of reasonableness and strength. Inside and out it has no inhibitions save the dictates of material and use.[70]

Kahn noted that banking firms employed to the point of monotony "Greek architecture" for their buildings. She was clearly pleased to report that three new banks in Detroit have completely broken with that tradition. The other two banks Kahn referred to in the article were the Guardian Bank in the Penobscot Building, also designed by Wirt Rowland, and a bank branch in the Fisher Building, a product of the designers in Albert Kahn's office previously mentored by Rowland.

Aside from dispensing with decorative features which evoked Classical, Gothic, Romanesque, or Renaissance eras, Rowland devised an entirely new decorative language for the Guardian Building, the features of which were widely copied in the designs of many subsequent buildings in the Americas. This new approach included geometric shapes, vibrant colors, stainless steel and aluminum hardware, prominent building-capping towers, and decorative themes inspired by Native American art and crafts.

---

[66] "Color Dominant in Design of the Union Trust Building," *American Architect*, November 1929, 32-39.

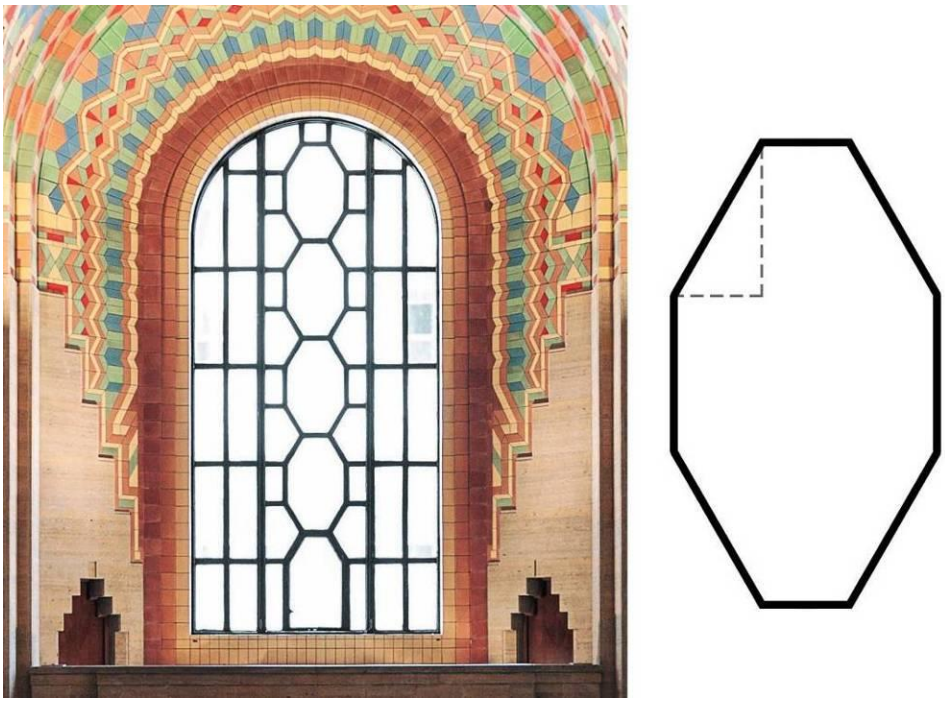
[67] "New Structural Methods and Material Distinguish the Union Trust Building," *Buildings and Building Management*, June 17, 1920, 29.

[68] "Founded on Principles of Faith," *Through the Ages*, July 1929, 15.

[69] "The Modern Bank Dresses Up," *Bankers' Magazine*, January 1930, 151.

[70] Dorothea Kahn, "Color in Bank Buildings, *Christian Science Monitor*, June 20, 1929, 8. (No relation to Albert Kahn.)

The geometric designs used by Rowland were derived using "dynamic symmetry," a method popularized by Jay Hambidge during the early 1920s and based on the method believed to have been employed by the ancient Greeks during the Age of Pericles in designing their architecture and pottery. In the Guardian Building, the geometry is most noticeable in the form of 30 and 60 degree angles that appear throughout the decorative theme of the building, particularly in the form of an eight-sided figure. In the years that followed, this figure was copied by many architects throughout the Americas seeking to give their buildings a modern appearance. To cite just a few examples: the front entrance of the Chrysler Building in New York (1930); the exterior window designs on the Bacardi Building, Havana, Cuba (1930); outdoor clock on the First National Bank Building, Oklahoma City (1931); entry doors of the Ogden, Utah High School (1936); and the front entrance to the Standard Life Building, Jackson, Mississippi (1930).



The north window of the Guardian Building with the eight-sided geometric shape derived using dynamic symmetry. The figure is characterized by angles of 30 and 60 degrees.

Rowland's eight-sided figure with 30 degree angles was widely copied. Clockwise from top left: sketch for a building in New York City by John Mead Howells (dated July 1929); entrance to Chrysler Building (1930)(photo: Norbert Nagel, Wikimedia Commons); Bacardi Building, Havana, Cuba (1930)(photo: Sandara and Colin Rose, flickr ShareAlike2.0); Winchester Massachusetts Public Library (1931)(photo: Winchester Public Library).

Rowland set a trend as the first designer to use stainless steel for building hardware and aluminum for window sash and spandrels. The Guardian Building was the first building to

employ stainless steel for building hardware, replacing the standard materials of the day, brass and bronze.[71] In his design for Flint, Michigan's Union Industrial Bank Building (designed 1928), Rowland specified aluminum window frames and spandrels. Though more expensive, aluminum building materials did not require regular repainting as did the steel hardware it replaced. One of the active directors of the bank, and a member of the building committee who worked with Rowland to plan the structure, was Walter P. Chrysler, founder of the Chrysler Motor Company. Once the plans for the building were finalized, Chrysler decided to construct a building of his own in New York City and acquired a stalled skyscraper project. Chrysler made numerous changes to the building plans for prepared by architect William Van Alen, including replacing the brass observation tower atop the structure with a large crown of stainless steel, and changing much of the exterior hardware to aluminum, two ideas Chrysler was introduced to by his work with Rowland on the Union Industrial Bank Building.[72] The Chrysler Building, completed in 1930, is one of New York's most iconic Art Deco skyscrapers.

Rowland's Guardian Building is notable for bright colors in the interior lobbies and throughout the exterior. The 40-story office building was viewed as "astonishing" for this colorful vibrancy. Moreover, it was a radical departure from the conservative classical style almost always employed for the headquarters of a bank. Capping the building is a prominent, star-shaped penthouse decorated with Rowland's eight-sided geometric shape in black, gold, and white terra cotta. Thanks to Rowland's pioneering efforts, in the following years, brightly colored buildings became much more common. One example is the Eastern Columbia Building in Los Angeles, with its turquoise exterior and dramatic, gold-accented penthouse. Its architect, Claud Beelman, trained in the office of Albert Kahn during 1906-07 and in 1929, travelled to Detroit to conduct research for his design for the Eastern Columbia Building.[73]

One way of measuring Rowland's impact on American Art Deco architecture is by way of the previously mentioned article in *Architectural Digest*: "The World's Most Beautiful Art Deco Buildings."[74] Of the seven buildings listed, five are in the United States and include the Guardian Building, Chrysler Building, Eastern Columbia Building (1930), and the LeVeque Tower in Columbus, Ohio (1927). (The fifth building is The Delano in Miami Beach, completed 1947, far

[71] Margot Gayle, David Look, and John Waite, *Metals in America's Historic Buildings*, National Park Service, Washington D.C., 1992, 7, 40, 163.

[72] "Proposed Chrysler Building in N.Y.," *Detroit News*, October 28, 1928; Walter P. Chrysler with Boyden Sparkes, *Life of an American Workman* (New York: Dodd, Mead,1937), via Project Gutenberg Canada; Smith, *Designing Detroit; Wirt Rowland and the Rise of Modern American Architecture*, 321-25.

[73] "The Bank Building Competition," *Brickbuilder*, February 1907 (The Bank Building Competition Number), 11-12, 33; "Architect Will Visit East for Ideas on Store," *Los Angeles Times*, June 2, 1929, 75.

[74] Elizabeth Stamp, "The World's Most Beautiful Art Deco Buildings," *Architectural Digest*, July 21, 2016, online at: https://www.architecturaldigest.com/gallery/worlds-most-beautiful-art-deco-buildings.

outside the four-year period from which the others date). Rowland's influence on the first three buildings is evident; The LeVeque Tower (originally known as the American Insurance Union Citadel) also traces its design roots to Detroit. Its architect was C. Howard Crane, a noted Detroit theater designer who was a member of the Detroit Architectural Club when Rowland was its president. (It is possible that Rowland may have provided some assistance to Crane, who had little experience with skyscrapers; Crane was selected as the building's architect due to its inclusion of a large theater.)

Rowland's Modernist Philosophy

Rowland was a "modernist," a term he associated with designs that were fresh and of his age, an outlook he shared with American architects Frank Lloyd Wright and Louis Sullivan. He opposed the common practice of applying classical and other historical styles of ornamentation to modern construction. In an article written by Rowland in 1921 for *Architectural Forum* he stated:

> Classic form … is too impersonal and too universal. … Its use in [architectural] problems which are distinctly modern is [countered] not only by practical and economic restrictions, but also by its own very principles. It is not the clever adaptation of its parts to a modern frame work, but an actual dismemberment and a building up again [of architecture] according to those principles, which will create and endure.[75]

The ancient Greeks used stone columns as structural members to support their buildings; to apply them through "clever adaptation" as ornaments to the front of a steel and concrete building Rowland believed was inappropriate and inauthentic. Though opposed to applying classical ornaments to modern buildings, Rowland employed the *principles and methods of composition* perfected by the ancient Greeks. With the recent development of new building technologies, steel and reinforced concrete, he perceived that architects had been given an "opportunity of using the underlying principles of architecture with an actual knowledge of its forms," to build "according to those principles," rather than continuing to imitate the appearance of buildings constructed by methods no longer in use.[76] This approach is evident in nearly all of Rowland's buildings, particularly so in the Detroit Savings Bank Southwest branch.

Architects of Rowland's era had the opportunity for "building up again," not just because of the new construction technologies, but also as a result of the extraordinary demand for buildings spurred by the automobile industry. "A Tremendous impetus has been given to building, during the last 20 years, by the development of the automobile industry," wrote Rowland, "for this industry, by reason of its special requirements, has given opportunity for the creation of a distinctly modern type of architectural design. … The opportunity affords a test of our ability as

[75] Wirt C. Rowland, "Architecture and the Automobile Industry," *Architectural Forum*, June 1921, 199-206.
[76] Ibid.

architects to cope with the difficulties of modern requirements."[77] By "modern type of architectural design" Rowland was not referring merely to appearance or style; his intent was to encourage fellow architects to reconsider all aspects of building design. What might be accomplished with steel and concrete that was not possible with previous technologies? What recently developed materials, such as stainless steel, might be more advantageously employed in place of traditional materials? How might the decoration of buildings be accomplished without resorting to ornaments drawn from the past, perhaps through the use of color? Instead of ancient post and lintel and Roman round arch forms, what other geometric shapes might give greater impact and interest to our new buildings?

Branch Banking Architecture in the Early 20th Century

Branch banking was highly competitive and bankers believed that attractive and imposing bank buildings brought in more depositors. Roughly two-thirds of a branch bank's revenue came from savings deposited with the branch, with the balance from commercial transactions. In an era when bank failure could mean the loss of some or all of a depositor's money, it was important to create a positive impression of "the bank through its architecture."[78] Bankers thought in terms of the "advertising value of [the bank's] exterior and interior appearance, and the probable psychological effect upon the mind of the average depositor because of the impression it gives of solidity and strength."[79] To achieve this, branch bank buildings typically had a formal design with classical ornaments and limestone cladding. Classical features, such as Greek or Roman columns, were intended to convey a sense of security by associating the bank building's appearance with that of similarly styled government buildings. This type of construction, however, was costly. An interesting example of the importance bankers placed on the specific features of a building's appearance was the Detroit Savings Bank branch at Michigan Avenue and 24th Street (demolished). Constructed in 1911, the building was clad in brick with artificial stone accents. In 1925, the brick was removed and the building resurfaced with expensive limestone. In addition, a limestone cornice was added to give the building a more formal appearance.[80]

Though bank branches were relatively small buildings, the leading architecture firms of the day were most often hired to design them. Achieving a satisfactory exterior appearance was certainly one reason for this, but just as important was the design of the building's interior. Security was

[77] Ibid.

[78] Leo D. Heaphey, "Branch State Banks in Detroit," *Michigan Manufacturer and Financial Record* 29, no. 25 (June 17, 1922), 7-8.

[79] Edmund D. Fisher (Vice-President, Bank of Detroit), "Result of a Competition for Small City Bank," *Michigan Architect and Engineer* 3, no. 1, (January 1921), 5-7.

[80] Indiana Limestone Photograph Collection, Indiana University Bloomington, Image Collection, "Detroit Savings Bank," images MI5149 and MI5178.

paramount as the building needed to withstand the efforts of robbers. (Banks held much more cash in the era prior to computerized transactions, direct deposit, and credit cards.) Vault doors were designed to deter safecrackers, but the vault itself had to be effectively fortified against efforts to penetrate its walls. This was achieved by constructing its walls of concrete heavily reinforced with steel bars, and by locating the vault away from the building's exterior walls. The layout of the banking room had to include an adequate number of teller windows, an appropriately sized and illuminated area for operations, offices with sightlines to the lobby, and provisions to prevent customers from entering non-public areas. The interior of branch banks typically included a great deal of marble, an expensive material, the specification and installation of which had to be meticulously described by the architect to avoid costly mistakes.

The Wayne County and Home Savings Bank designed in 1915 by Albert Kahn's firm is typical of the Classical style of banks of the period. (Indiana Limestone Photograph Collection)

Detroit Savings Bank branches and Wirt Rowland

Evolution of 1915 design for Detroit Savings Bank's Woodward at Milwaukee branch

In 1915, the Detroit Savings Bank contracted with the firm of Albert Kahn, Architects and Engineers, Inc. to design a branch bank for the corner of Woodward Avenue and Milwaukee Avenue.[81] The bank's design was the responsibility of Wirt Rowland, the most senior designer in

[81] The architectural drawings carry job numbers 689 dated August 14, 1915 and 689A dated December 20, 1915. Detroit Savings Bank owned the property on which the bank was constructed as well as a retail

Kahn's office, second only to Kahn's partner Ernest Wilby. Clients seeking a modern look were generally paired with Rowland, while those wishing a more traditional appearance worked with Wilby. A good example of Wilby's approach to bank design can be seen in the Detroit Trust Company Building completed in 1915 and located at 201 West Fort Street, Detroit.[82] Corinthian columns and pilasters, two stories in height, dominate the building's exterior, giving it a decidedly classical appearance. Rowland's 1910 Dollar Savings and Trust Building was equally classical in appearance, with large Ionic columns, prominent modillions, and balustrade; however, this building represented an uncharacteristic departure for Rowland, as he typically refrained from the use of classical features.

Ernest Wilby's 1915 Detroit Trust Company (left) and Wirt Rowland's 1910 Dollar Savings and Trust Company.

Rowland's 1911 design for Hill Auditorium at the University of Michigan is exemplary of his preference for modern designs. Its front elevation features smooth, engaged columns of classical proportion, but not classical in appearance. The two-story central portion of the façade containing the columns, entry doors, and second floor windows is faced in light stone. This area is surrounded on both sides and above by a wide band of contrasting brick, inlaid with a ribbon of multi-colored terra cotta. There are two decorative bands extending horizontally to the corners

building behind it (fronting on Milwaukee). Job 689 was for remodeling the retail building and job 689A was for construction of the bank.

[82] The building's original windows were removed and replaced by a glass wall, but the general design and style of the building is still quite evident. The original 1915 façade along Fort Street was more than tripled in size, but the addition was consistent in style with the earlier structure.

of the building from the light stone area, one is of dimensional terra cotta tile and the other of light stone. In a nod to the classical roots of American architecture, the roofline of the building is adorned with antefixes.

During 1914, while with Malcomson and Higginbotham, Rowland designed Detroit's Northern High School (though the building was not completed until 1917). The school building closely resembles Hill Auditorium as the composition of its façade is nearly identical. It features a similar light stone central area framed by brick with a band of colored terra cotta tile, and similar horizontal, decorative bands of dimensional terra cotta above and light stone below. The school has a more modern appearance due to the elimination of the antefixes and the substitution of non-tapered, chamfered columns for the round columns on Hill.

Hill Auditorium at the Univeristy of Michigan, Ann Arbor, designed in 1911, (top) and Northern High School on Woodward Avenue in Detroit, designed in 1914.

With the 1915 Detroit Savings Bank branch on Woodward at Milwaukee, Rowland employed the same design as with Hill and Northern High: a central area surrounded on three sides by a frame of contrasting material. The building is clad in limestone rather than brick, so an incised pattern in the limestone was used in place of the colored terra cotta accent band. The uppermost of the

two decorative bands extending to the corners of the structure was incised in the stone; the lower one was eliminated, probably due to the smaller size of the building.

The essential aspect of the designs for Hill, Northern High, and, especially, Detroit Savings is the complete break with traditional post and lintel appearance. Buildings constructed by the ancient Greeks that used stone columns to support the roof were of post and lintel construction. The vertical columns were the supporting posts and the horizontal sections of the entablature were the lintels. In some cases, where the roof was supported by walls, the outermost columns of the façade were replaced by decorative pilasters covering the end of the wall. During the late 18th and early 20th century as iron, steel, and reinforced concrete were introduced as structural systems, architects continued to design the exterior of buildings as if they were constructed by earlier methods. Wilby's 1915 Detroit Trust Company Building and Rowland's 1910 Dollar Savings and Trust Building are good examples, as is John Scott's 1914 Detroit Savings Bank branch at 7968 Kercheval, Detroit.[83] Even though these structures are of steel reinforced concrete construction, the façade of the building is composed as though stone columns (or stone walls) are supporting a horizontal entablature or attic—post and lintel. In contrast, the façade of Rowland's Detroit Savings Bank is of a single, continuous panel in the shape of an inverted "U". The most prominent feature of the façade is this large expanse of limestone, unadorned except for the subtle incised pattern.

Comparison of Dollar Savings and Trust (left), Detroit Savings Bank Southwest, and Detroit Savings Bank, 7968 Kercheval (right).

[83] These three buildings share the common feature of flat pillars, instead of columns, at the building's corners, as with ancient Greek buildings where the side walls were brought forward to the façade, replacing the corner column. The ends of the walls in Greek and Roman structures were decorated with a pilaster or a capital to represent its function as a supporting member. The Detroit Trust Company building has pilasters that match the adjacent Corinthian columns, while the Dollar Savings and Detroit Savings buildings have decorative capitals intended to give the appearance of post and lintel construction.

Rowland's instructor at the Harvard Graduate School of Design was Herbert Langford Warren, author of *Foundations of Classic Architecture*. In *Foundations*, Warren writes, "A vertical fascia is constantly decorated with the meander or Greek fret which might be described as a right-lined spiral. This may either be single or double. Here the vertical and horizontal lines emphasize the plane surface of the member."[84] The incised pattern on the Detroit Savings Bank is a double Greek meander (or key) and serves to enhance the stark and planer expanse of the façade. The incised band also clearly defines the inverted "U" shape of the panel surrounding the central area. Quoting again from Warren, "Ornament … should repeat the profile of the member decorated. … The purpose of the decoration is not merely or chiefly to enrich, but to enhance the form … of the member decorated.[85]

Detroit Savings Bank Woodward at Milwaukee branch (left) and Detroit Savings Bank Southwest branch.

The inclusion of Doric columns flanking the entrance to the bank branch building is clearly at odds with Rowland's efforts to break with post and lintel references. Rowland's stated opposition to using fake structural components (classical columns) as decoration on a modern structure, and the extreme rarity with which they appear on Rowland's buildings strongly suggest that the columns were imposed on Rowland by either his employer or the client. The four previous Detroit Savings Bank branch buildings by Scott, Rill, and Donaldson and Meier, constructed in 1913 and 1914, all had prominent Ionic or Corinthian columns—two of the

[84] Herbert Langford Warren, *The Foundations of Classic Architecture*, New York, Macmillan, 1919, 154-55.
[85] Ibid.

buildings were festooned with four of them. So Rowland may have considered it fortunate that the client permitted him to use plain Doric columns with a simple abacus and no base.

The Greek meander also appears to violate Rowland's opposition to the use of classical decorations on a modern building. The decoration here, however, is used for exactly the same purpose as it had been on ancient Greek buildings, a different situation than using a fake structural component as a decoration. Some type of pattern was required to enrich the façade and reinforce the shape of the panel and, unlike the brick-clad Hill Auditorium and Northern High School, colored terra cotta tile could not be used on the limestone-clad bank. Rowland's Greek meander served this purpose well, and, along with the Doric columns, helped gain the approval to those who insisted on a neoclassical appearance. This outcome is confirmed by a newspaper article announcing the bank's opening: the building is described as "a fine example of pure Greek architecture, its severe plainness being relieved only by the Greek key border design carved on [the] front façade."[86] It can be seen, then, that one of Rowland's achievements with the 1915 Detroit Savings Bank branch was to create a design that appealed to both traditional and modernist camps.

To serve the purposes of the bank, the chief aim of the branch bank design, aside from attractiveness, was to present the appearance of "solidity and strength." Branch buildings that included storefront and second floor rental space presented an imposing appearance due to their size, even though the bank occupied only a portion of the building. With a small structure that housed only the bank, as was the case with the Woodward and Milwaukee branch, the challenge for the architect was to create a design that maximized the apparent size of the building. The bank's location adjacent to a typical two-story, storefront building of the same height added further to the challenge. Rowland cleverly emphasized the building's mass and solidity, making it appear impressively large and weighty. This was achieved through the large expanse of limestone that sweeps around three sides of the bank's facade, unbroken and adorned with only the subtle incised pattern. The façade is windowless, enhancing its solid appearance. Above the front door is a large glassed area; during daylight hours, this area appears dark, providing contrast and accentuating the weightiness of the façade. That Rowland successfully achieved the look of "solidity and strength" sought by the bank was confirmed by comment in a 1918 *Architectural Review* article: "Albert Kahn's Detroit Savings Bank is somewhat ponderous. His Wayne County and Home Savings Bank is in more human scale, but more conventional in treatment."[87] Rowland gave the client exactly what was desired, though the editors at *Architectural Review* did not look kindly on such an unconventional design.

[86] "Detroit Savings Bank Opens Branch at Woodward and Milwaukee Aves.," *Detroit Free Press*, March 4, 1917, 27.

[87] "Current Periodicals," *Architectural Review* 23, no. 2, (February 1918), xviii.

The Detroit Savings Bank branch at Woodward and Milwaukee was intended from the outset to service an affluent rather than working class clientele. It contained a large safe deposit vault room in the basement, a feature of interest primarily to those owning stocks, bonds, expensive jewelry, and other valuables requiring safe keeping. It had a second floor only in the building's rear, allowing for a grand main banking room a full two stories in height. After the building was expanded in the twenties, it was more than twice as large as the Fort and Campbell branch.

Designing the Detroit Savings Bank Southwest Branch

Plans for the Detroit Savings Bank Southwest branch building were completed in April 1919.[88] The architectural drawings were prepared by Joseph N. French under Rowland's direction. French was one of a small group of talented, young architects in Kahn's office mentored by Rowland. That same year, Rowland, French, and several others founded the Thumb Tack Club to provide an opportunity for architects with an interest in design to develop their skills under the tutelage of the city's more experienced designers.

The cost of the Detroit Savings Bank Southwest branch was estimated to be $10,000, substantially less than other Detroit branch bank buildings of the period.[89] One reason for the low cost was the lack of rental offices and shops which were included in previous Detroit Savings Bank branches. A further reduction in cost was due to constructing the building's exterior walls of used brick, likely salvaged from the two homes on the property razed to make way for the bank. This eliminated the cost of the structural tile that would have been used, as was the case with the Woodward and Milwaukee building. Even so, on a cost per square foot basis, similar branches for other banks in Detroit were at least 25 percent more expensive. Single-story bank buildings were as much as three or four times the per square foot cost.[90]

The appearance of Detroit Savings Bank Southwest was similar to that of the Woodward and Milwaukee branch, but the differences reflect improvements upon the original design, and thus provide a rare opportunity to see what changes a master might make after seeing a well-

[88] Albert Kahn, Architects and Engineers, job number 897.

[89] "Branch Bank & Office Bldg.," *American Contractor* 40, no. 12, (March 22, 1919), 76. The description's inclusion of the words "& Office Bldg." was an error as there were no plans to include rental offices in the building. It's possible that the offices referred to were the second floor offices provided for bank employees.

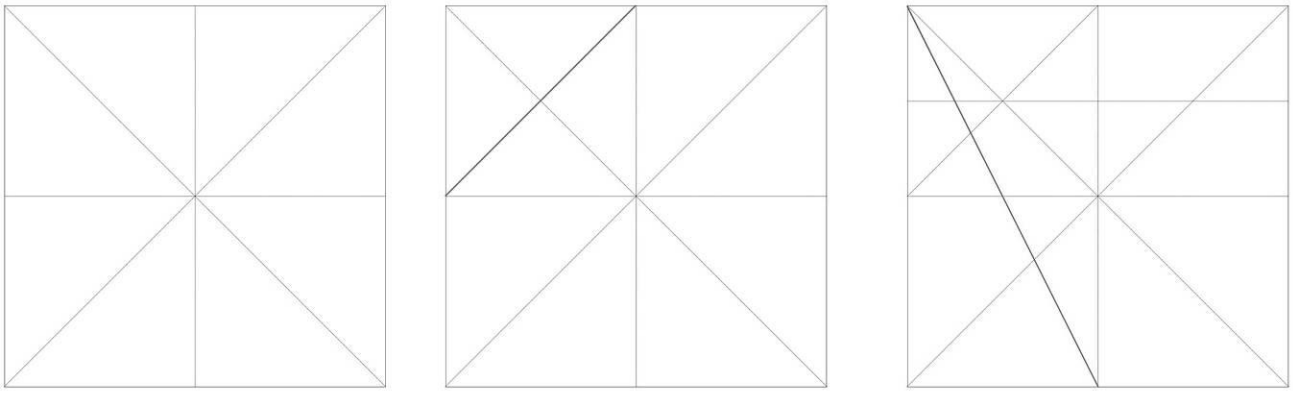
[90] *American Contractor*: "Branch Bank & Office Bldg.: $25,000. 2 sty. 100x60. Springwell & Ferndale, German-American Bank" 38, no.1, 73; "Branch Bank: $20,000. 1 sty. 50x30. Grand River & Highfield. Dime Savings Bank" 38, no. 42, 56; "Branch Bank: $25,000. 1 sty. 49x48. 2200 W. Jefferson av. Peoples State Bank" 39, no. 35, 48; Branch Bank & Offices: $15,000. 2 sty 41x41x13 [approx. 52x27]. Grand River & Hudson av. Bank of Detroit" 40, no. 30, 66; Bank (branch): $40,000, 1 sty. 65x85. Hasting & Brewster. Wayne County Home & Savings Bank" 50, no. 51, 54.

considered design as a completed building. The most distinct change was in the incised band. The original design had within the Greek meander five rosettes on each vertical panel and, along the top, four rosettes flanking a blank rectangle. The rosettes on the sides were centered vertically within each row of limestone facing; those along the top were centered over the columns—bilateral symmetry. On Detroit Savings Bank Southwest there are four rosettes on each side and four along the top—trilateral symmetry. This change enhanced the prominence of the inverted "U" shape of the façade as all three sides of the incised pattern were identical. The decorative band extending from the meander pattern to the sides of the building, a carryover from Hill Auditorium and Northern High School, was eliminated. This change simplified the façade and further emphasized the three-sided meander.

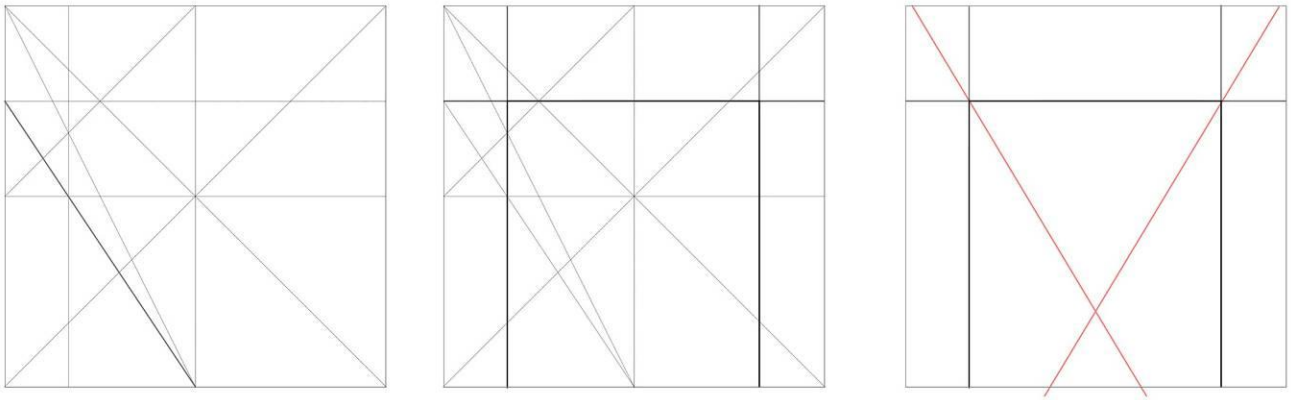
Unlike its predecessor, the Detroit Savings Bank Southwest building has two-stories throughout, so the area above the front door required a different window treatment. Rather than install standard double-hung windows, which would have provided visual clues to the building's size, a row of eight fixed and casement windows set above cast iron spandrels was specified. The window frames and spandrels were painted in a dark brown so that, during daylight, this area would appear as a dark recess, enhancing, rather than detracting from the appearance of the building.

Architects from ancient times through the Renaissance are known to have used various geometric systems to design buildings. These methods aided in achieving the most ideal proportioning and composition of a building's façade. By the beginning of the 20th century, these geometric methods had been largely displaced by an academic neoclassicism, of which Detroit's 1913 Michigan Central Station is an example. Wirt Rowland believed the lessons to be learned from the ancients were to be found in the methods by which they approached a design task. Through a great deal of study and practical design experience, Rowland became quite adept at employing geometric principles to create buildings that are particularly beautiful and well proportioned. The Detroit Savings Bank Southwest branch is unquestionably a beautiful building and understanding the method by which Rowland arrived at the design is important to a deep appreciation of its contribution to architecture as a fine art.

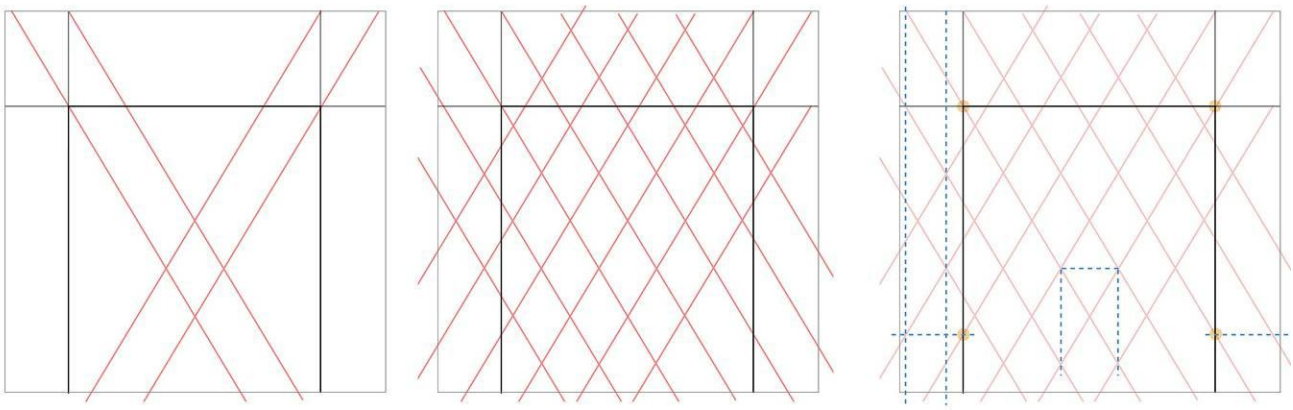
The following illustration demonstrates how Rowland used his geometric design method to proportion the façade of the Detroit Savings Bank Southwest branch bank building.



The front elevation of the bank is roughly square, so the design begins with a square. After drawing diagonals to find the center point, the square is divided into quarters. A diagonal through the upper left quarter determines its center point. A line is drawn from the square's top left corner to the bottom of the vertical line dividing the square in half.



An additional line is added from the midline of the upper left quarter to the to the bottom of the center vertical line dividing the square in half. From the various intersections of these lines, the location of the incised pattern's horizontal and vertical midline is established. Using the horizontal section of this midline as the base, an equilateral triangle is drawn, point down.



A second triangle is drawn directly above, aligning its base with the top of the square. Additional equidistant parallel lines are added creating a lattice of equilateral triangles. From various intersection points of the angled lines and angled lines with the midpoint lines the location and size of the façade's components are determined. The final diagram that results can be seen superimposed over the original architectural drawing for the bank's façade in the following illustration.

The Detroit Savings Bank Southwest branch bank building represents is an exceptional and unique example of the work of a master designer and demonstrates the extraordinary achievements of Michigan architects of the early 20th century. The building superbly met the requirements of the bank which owned it, and did so at uncommonly low cost. The building was a beautiful addition to the community it served, providing essential financial services to working people. The façade is unusual in that it represented a break with the typical neoclassical post and lintel designs of the period, yet the inclusion of classical elements in an exceedingly clever manner both enhanced its appearance and satisfied those seeking a classical look. While similar to an earlier branch bank, this building features refinements that more effectively articulate the artistic effect sought by its designer.

Subsequent History of the Detroit Savings Bank

To better accommodate its plans to expand nationally, in 1982 the bank was renamed Comerica, Inc. After entering markets in the south and west throughout the eighties and early nineties, the bank merged in 1992 with Manufacturers National Bank of Detroit, retaining Comerica as its name, but changing its logo colors to those of Manufacturers National. Comerica acquired naming rights for the new Detroit Tiger's baseball stadium prior to its opening in 2000, making its official name Comerica Park. By 2007, much of Comerica's most profitable business was located in the states of Arizona, California, Florida, and Texas and, as a consequence, the bank made the decision to move its headquarters from Detroit to Dallas, Texas.[91]

Subsequent history of Delray and Southwest Detroit

The great depression and relocation of automobile-related manufacturing away from cities negatively affected Detroit. Delray was severely impacted and suffered extensive depopulation as increasingly mobile auto workers relocated to the suburbs. Ironically, this was due in part to the influx of manufacturing firms to the area, which detracted from its residential character. By 1940, roughly half of Delray was occupied by industrial firms. Southwest Detroit, however, being a larger, primarily residential neighborhood retained its character and was less dramatically impacted by depopulation than Delray.

Several other factors contributed to Southwest Detroit's stability. Two General Motors plants constructed during World War I, the Fort Street plant and the Clark Street plant, located south of Michigan Avenue on the northern edge of Southwest Detroit, continued to operate until 1987. As of 1980, the two plants employed a total of 11,000 workers, down from a peak of 16,000.[92] After the closure of these two plants, the neighborhood suffered increased depopulation, a trend partially mitigated by immigrants from Mexico who settled in the eastern end of the area.

West Fort Street around the Detroit Savings Bank Southwest had been a thriving commercial area through the 1960s. During the latter half of that decade, Interstate 75 was constructed parallel to Fort Street in the block to its north. Formerly an important trunkline highway carrying traffic from downriver communities to downtown Detroit, Fort Street was shunned by drivers in favor of the freeway. The freeway also impeded foot traffic between the neighborhood to its

[91] "About Comerica."

[92] *Central Industrial Park, The Cities of Detroit and Hamtramck, Michigan*, Final Environmental Impact Statement, Prepared by City of Detroit, Community and Economic Development Department, December, 1980, V-71; Southwest Detroit Auto Heritage Guide, Cadillac Clark Street, online at: https://www.motorcities.org/southwest-detroit-auto-heritage-guide/cadillac-clark-street, accessed June 9, 2020; Janet Braunstein, "GM Closes 70-Year-Old Detroit Cadillac Plant," AP News, December 17, 1987, online at: https://apnews.com/6577fbf2ca49adcedc57b2a6740e5472, accessed June 9, 2020.

north and Fort Street. The significant reduction in automobile and foot traffic resulted in a dramatic loss of businesses along this formerly bustling section of Fort Street.

Of the ten branch banks in Delray and along West Fort Street, all have closed. Detroit Savings Bank successor Comerica absorbed the Bank of the Commonwealth in 1983 and subsequently took over all the Bank of Commonwealth branches, including the branch at 6101 W. Fort, two blocks west of Detroit Savings Bank Southwest. This was a newer building dating from the seventies, so Comerica moved its Detroit Savings Bank Southwest branch to that building.[93] Located within the footprint of the Gordie Howe International Bridge complex, by 2018 that branch was closed and the building demolished.

The Detroit Savings Bank Southwest branch is the sole surviving, free-standing, branch bank in Delray that retains its original appearance. The following list describes the condition of the other free-standing branch bank buildings as of June 2020.

State Savings Bank (Peoples State Savings), 7870 W. Jefferson: derelict
Central Savings Bank, W. Fort and Junction: demolished
Michigan State Bank of Detroit, 8571 W. Jefferson: derelict
Wayne County and Home Savings Bank, 8400 W. Jefferson: derelict
Commonwealth Savings Bank (Federal State Bank), 6101 W. Fort at Military: demolished
Bank of Detroit, 7958-60 W. Fort: demolished
Commercial State Savings Bank, 6650 W. Fort: extant and substantially altered

Wirt Rowland's Later Career

After the stock market crash of 1929 and the onset of the Great Depression, most of Detroit's architectural firms let go much of their workforce. Smith, Hinchman, and Grylls laid off all except for two secretaries, and Rowland found himself without a job for the first time in his career. Beginning in 1931 he partnered with his friend and fellow architect Gus O'Dell and the two managed to find enough work to survive. Though he was less busy designing buildings, Rowland turned out more than a dozen insightful articles on his philosophy of architecture. He also served a three year term as a director of the Detroit chapter of the American Institute of Architects.

Later in the decade Rowland joined the firm of Giffels and Valet. This firm was responsible for significant military construction and, during World War II, placed Rowland in their office at Norfolk Naval Air Station in Virginia, the U.S. Navy's largest and most important air base. There he contributed to the construction of the base and even drew the plans for the base's chapel.

[93] "Legal Notice" (for Comerica Bank Detroit), *Detroit Free Press*, August 20, 1983, 21.

Rowland remained with the firm after the war and in his spare time worked on plans for a Gothic church to be built by Edwin George on his estate in Bloomfield Hills. Rowland began this project in the 1930s, and though he completed the plans after WWII, George lacked sufficient funds to begin construction of the church, later known as Kirk in the Hills. Illness prevented Rowland from putting the finishing touches on the plans and in November 1946 he passed away after suffering a stroke.