# Office of the City Clerk

O2013-792

Office of the City Clerk

City Council Document Tracking Sheet

| | |
|---|---|
| **Meeting Date:** | 2/13/2013 |
| **Sponsor(s):** | Mendoza, Susana A. (Clerk) |
| **Type:** | Ordinance |
| **Title:** | Historical landmark designation for Mutual Insurance Building |
| **Committee(s) Assignment:** | Committee on Zoning, Landmarks and Building Standards |

DEPARTMENT OF HOUSING AND ECONOMIC DEVELOPMENT

CITY OF CHICAGO

February 8, 2013

The Honorable Susana Mendoza
City Clerk
City of Chicago
Room 107, City Hall
121 North LaSalle Street
Chicago, Illinois 60602

**RE: Recommendation for the Mutual Insurance Building, 4750 N. Sheridan Rd.**

Dear Clerk Mendoza:

We are filing with your office for introduction at the February 13, 2013, City Council meeting as a transmittal to the Mayor and City Council of Chicago the recommendation of the Commission on Chicago Landmarks that the Mutual Insurance Building be designated as a Chicago Landmark.

The material being submitted to you for this proposal includes the:

1. Recommendation of the Commission on Chicago Landmarks; and

2. Proposed Ordinance.

Thank you for your cooperation in this matter.

Sincerely,

Eleanor Gorski

Eleanor Esser Gorski, AIA
Assistant Commissioner
Historic Preservation Division
Bureau of Planning and Zoning

encls.

cc: Alderman James Cappleman, 46th Ward *(without enclosure)*

RECEIVED
CITY COUNCIL DIVISION
2013 FEB -8 AM 9:44
OFFICE OF THE
CITY CLERK

# ORDINANCE

## Mutual Insurance Building
## 4750 North Sheridan Road

**WHEREAS,** pursuant to the procedures set forth in the Municipal Code of Chicago (the "Municipal Code"), Sections 2-120-630 through -690, the Commission on Chicago Landmarks (the "Commission") has determined that the Mutual Insurance Building, located at 4750 North Sheridan Road, Chicago, Illinois, as more precisely described in **Exhibit A** attached hereto and incorporated herein (the "Building"), satisfies two (2) criteria for landmark designation as set forth in Sections 2-120-620 (1) and (4) of the Municipal Code; and

**WHEREAS**, as one of the largest office buildings in Chicago to be constructed outside of the Loop in the early 20$^{TH}$ century, the Building exemplifies the development of Uptown as the city's second "downtown", beginning in the early 1900s and reaching its peak with a building boom that extended through the 1920s; and

**WHEREAS**, the Building has historic significance as the long-time headquarters of the Mutual Insurance Company and its various subsidiaries under the leadership of insurance industry leader James S. Kemper. During the four decades that the Mutual Insurance Company was headquartered in the Building, it grew to become a successful national insurance company known as the Kemper Insurance Company; and

**WHEREAS**, the Building, through its associations with the Mutual Insurance Company, exemplifies the development of the insurance industry, an early and important industry in Chicago that played an influential role in the City's economic development as one of the largest centers of insurance in the United States in the twentieth century; and

**WHEREAS**, the Building is a significant example of a neighborhood commercial high-rise building designed in the Classical Revival architectural style, which was important in the history of late nineteenth- and early twentieth-century Chicago architecture; and

**WHEREAS**, the Building's Classical-style ornament incorporates a plethora of ornament, including colonnette-detailed piers, decorative capitals, projecting spandrels, foliated moldings, stringcourses, sculptured heads and animal figures, projecting cornices and rooftop urns; and

**WHEREAS,** the Building, through its excellent overall design, detailing and craftsmanship, exemplifies the importance of architectural terra cotta in the history of Chicago architecture. The Building's elaborate terra-cotta ornament was produced by Chicago's Northwestern Terra Cotta Company, one of the United States' major terra-cotta companies; and

**WHEREAS**, consistent with Section 2-120-630 of the Municipal Code, the Building has a significant historic, community, architectural, or aesthetic interest or value, the integrity of which is preserved in light of its location, design, setting, materials, workmanship, and ability to express such historic, community, architectural, or aesthetic interest or value; and

**WHEREAS,** on January 10, 2013, the Commission adopted a resolution recommending to the City Council of the City of Chicago (the "City Council") that the Building be designated a Chicago Landmark; now, therefore,

**Be It Ordained by the City Council of the City of Chicago:**

**SECTION 1**. The above recitals are hereby adopted as the findings of the City Council.

**SECTION 2.** The Building is hereby designated a Chicago Landmark in accordance with Section 2-120-700 of the Municipal Code.

**SECTION 3.** For purposes of Section 2-120-740 of the Municipal Code governing permit review, the significant historical and architectural features of the Building are identified as all exterior elevations, including rooflines, of the Building.

**SECTION 4.** The Commission is hereby directed to create a suitable plaque appropriately identifying the Building as a Chicago Landmark.

**SECTION 5.** If any provision of this ordinance shall be held to be invalid or unenforceable for any reason, the invalidity or unenforceability of such provision shall not affect any of the other provisions of this ordinance.

**SECTION 6.** All ordinances, resolutions, motions or orders in conflict with this ordinance are hereby repealed to the extent of such conflict.

**SECTION 7.** This ordinance shall take effect upon its passage and approval.

**Exhibit A**
**Mutual Insurance Building**
**4750 North Sheridan Road**
**Property Description**

**Legal Description:**
LOTS 1 TO 5 BOTH INCLUSIVE IN WILLIAM DEERING'S SURRENDER SUBDIVISION IN THE WEST ½ OF THE NORTHEAST ¼ OF SECTION 17, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

**PIN(s):**
14-17-203-013-0000

**Commonly known as:**
4750 North Sheridan Road
Chicago, Illinois

CITY OF CHICAGO
COMMISSION ON CHICAGO LANDMARKS

**January 10, 2013**

**RECOMMENDATION TO THE CITY COUNCIL OF CHICAGO THAT CHICAGO LANDMARK DESIGNATION BE ADOPTED FOR THE**

**MUTUAL INSURANCE BUILDING**
**4750 N. Sheridan Rd.**

**Docket No. 2013-01**

---

**To the Mayor and Members of the City Council of the City of Chicago:**

Pursuant to Section 2-120-690 of the Municipal Code of the City of Chicago (the "Municipal Code"), the Commission on Chicago Landmarks (the "Commission") has determined that the Mutual Insurance Building (the "Building") is worthy of Chicago Landmark designation. On the basis of careful consideration of the history and architecture of the Building, the Commission has found that it satisfies the following two (2) criteria set forth in Section 2-120-620 of the Municipal Code:

*1.* *Its value as an example of the architectural, cultural, economic, historic, social, or other aspect of the heritage of the City of Chicago, State of Illinois, or the United States.*

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

## I. BACKGROUND

The formal landmark designation process for the Building began on September 6, 2012, when the Commission received a "preliminary summary of information" at the Commission's regular meeting of September 6th from the Department of Housing and Economic Development ("HED") summarizing the historical and architectural background of the Building. At said meeting, the Commission voted to approve a "preliminary landmark recommendation" for the Building, based on its finding that it appeared to meet two of the seven criteria for designation set forth in Section 2-120-620 of the Municipal Code, as well as the integrity criterion set forth in Section 2-120-630(ii) of the Municipal Code.

The Commission's Landmark Designation Report for the Building, initially adopted by the Commission on September 6, and revised as of this date, which contains specific information about the Building's architectural and historical significance, is incorporated herein and attached hereto as **Exhibit A** (the "Designation Report").

At its regular meeting of November 1, 2012, the Commission received a report from Andrew J. Mooney, Commissioner of the HED, stating that the proposed landmark designation of the Building supports the City's overall planning goals and is consistent with the City's governing

policies and plans. This report is incorporated herein and attached hereto as **Exhibit B** (the "HED Report").

On November 6, 2012, the Commission officially requested consent to the proposed landmark designation from the Ecumenical Institute, the owner of the Building. On December 19, 2012, the Commission received a consent form, dated December 19, 2012, and signed by Terry Bergdall, representing the owner of the Building, consenting to the proposed landmark designation of the Building.

## II. FINDINGS OF THE COMMISSION ON CHICAGO LANDMARKS

**WHEREAS**, as one of the largest office buildings in Chicago to be constructed outside of the Loop in the early 20TH century, the Building exemplifies the development of Uptown as the city's second "downtown," beginning in the early 1900s and reached its peak with a building boom that extended through the 1920s; and

**WHEREAS**, the Building has historic significance as the long-time headquarters of the Mutual Insurance Company and its various subsidiaries under the leadership of insurance industry leader James S. Kemper. During the four decades that the Mutual Insurance Company was headquartered in the Building, it grew to become a successful national insurance company known as the Kemper Insurance Company; and

**WHEREAS**, the Building, through its associations with the Mutual Insurance Company, exemplifies the development of the insurance industry, an early and important industry in Chicago that played an influential role in the City's economic development as one of the largest centers of insurance in the United States in the twentieth century; and

**WHEREAS**, the Building is a significant example of a neighborhood commercial high-rise building designed in the Classical Revival architectural style, which was important in the history of late nineteenth- and early twentieth-century Chicago architecture; and

**WHEREAS**, the Building's Classical-style ornament incorporates a plethora of ornament, including colonnette-detailed piers, decorative capitals, projecting spandrels, foliated moldings, stringcourses, sculptured heads and animal figures, projecting cornices and rooftop urns; and

**WHEREAS,** the Building, through its excellent overall design, detailing and craftsmanship, exemplifies the importance of architectural terra cotta in the history of Chicago architecture. The Building's elaborate terra-cotta ornament was produced by Chicago's Northwestern Terra Cotta Company, one of the United States' major terra-cotta companies; and

**WHEREAS**, the Building satisfies two (2) criteria for landmark designation set forth in Sections 2-120-620 (1) and (4) of the Municipal Code; and

**WHEREAS**, consistent with Section 2-120-630 of the Municipal Code, the Building has a significant historic, community, architectural, or aesthetic interest or value, the integrity of which is preserved in light of its location, design, setting, materials, workmanship, and ability to express such historic, community, architectural, or aesthetic interest or value; now, therefore,

**THE COMMISSION ON CHICAGO LANDMARKS HEREBY:**

1. Incorporates the preamble and Sections I and II into its finding; and

2. Adopts the Designation Report, as revised, and dated as of this 10th day of January 2013; and

3. Finds, based on the Designation Report, HED Report and the entire record before the Commission, that the Building meets the two (2) criteria for landmark designation set forth in Sections 2-120-620 (1) and (4) of the Municipal Code; and

4. Finds that the Building satisfies the "integrity" requirement set forth in Section 2-120-630 of the Municipal Code; and

5. Finds that the significant historical and architectural features of the Building are identified as all exterior elevations, including rooflines, of the Building.

This recommendation was adopted unanimously (7-0).

Rafael M. Leon, Chairman
Commission on Chicago Landmarks

Dated: January 10, 2013

Exhibit A

# LANDMARK DESIGNATION REPORT

# Mutual Insurance Building

## 4750 N. Sheridan Rd.

**Final Landmark Recommendation adopted by the Commission on Chicago Landmarks, January 10, 2013**

**CITY OF CHICAGO**
**Rahm Emanuel, Mayor**

**Department of Housing and Economic Development**
**Andrew J. Mooney, Commissioner**

*The Commission on Chicago Landmarks, whose nine members are appointed by the Mayor and City Council, was established in 1968 by city ordinance. The Commission is responsible for recommending to the City Council which individual buildings, sites, objects, or districts should be designated as Chicago Landmarks, which protects them by law.*

*The landmark designation process begins with a staff study and a preliminary summary of information related to the potential designation criteria. The next step is a preliminary vote by the landmarks commission as to whether the proposed landmark is worthy of consideration. This vote not only initiates the formal designation process, but it places the review of city permits for the property under the jurisdiction of the Commission until a final landmark recommendation is acted on by the City Council.*

*This Landmark Designation Report is subject to possible revision and amendment during the designation process. Only language contained within a designation ordinance adopted by the City Council should be regarded as final.*

# MUTUAL INSURANCE BUILDING

## (ORIGINALLY EMERMAN BUILDING)
## 4750 N. SHERIDAN RD.

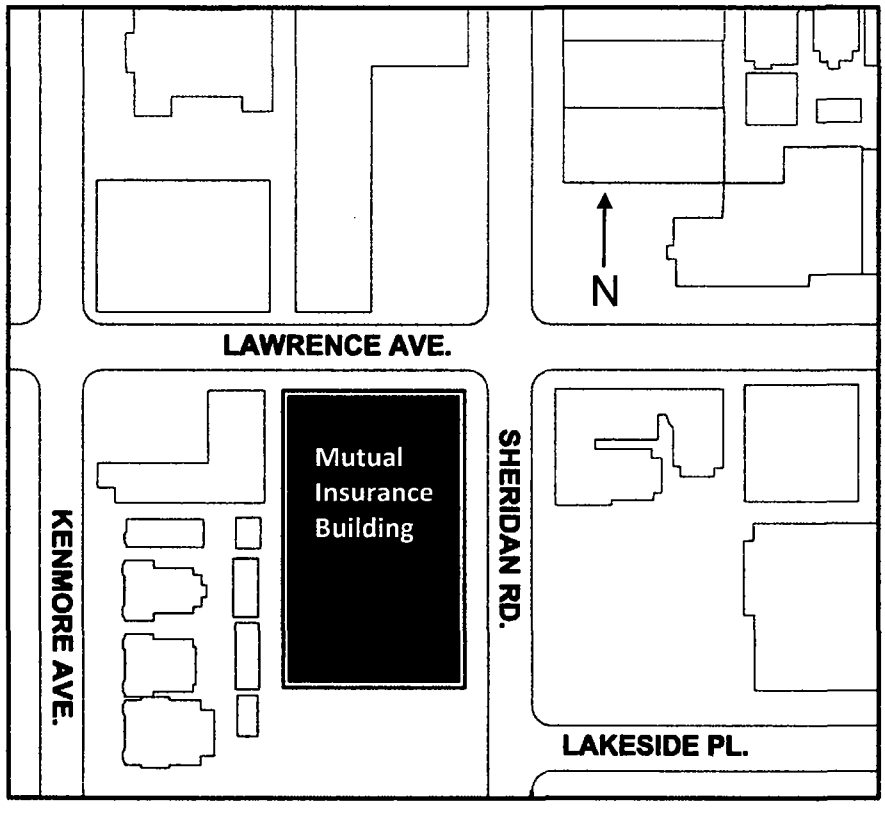
**BUILT:** 1921 (ORIGINAL FOUR STORIES)
1926-27 (ADDITIONAL FOUR STORIES)

**ARCHITECTS:** FUGARD AND KNAPP (1921)
B. LEO STEIF AND COMPANY (1926-27)

The Mutual Insurance Building, located at 4750 N. Sheridan Road, is an eight-story, terra cotta-clad office building. The structure, originally known as the Emerman Building, was developed as a four-story speculative commercial building in 1921. With its prominent location at the southwest corner of Lawrence Avenue and Sheridan Road, coupled with its visually-refined, Classical Revival-style design, the building was a prominent addition to Uptown's burgeoning business district, which was developing as one of the City's largest neighborhood commercial districts. Within just five years, surging demand for office space in the area prompted the construction of four additional stories. Upon its completion in 1927, the stately structure—one of the largest office buildings in Chicago to be constructed outside of the Loop—reflected Uptown's emergence as the City's second "downtown."

In 1928, the Emerman Building was rechristened the "Mutual Insurance Building" by insurance industry innovator James S. Kemper. The building's new name served as a collective reference to the numerous mutual insurance firms, all under the direction of James Kemper, that were headquartered in the building including Lumbermans Mutual Casualty Company and the large holding company known as James S. Kemper & Company. During the four decades that Kemper's companies operated from the building, the continued growth of this successful nationally-known mutual insurance firm established Chicago as one of the largest insurance centers in the United States. The Mutual Insurance Building exemplifies the development of this important industry and reflects its substantial impact on the economic history of Chicago.

The Mutual Insurance Building is an eight-story commercial office building in the Uptown community area. It was built in two stages (1921, 1926-27) and is located on the southwest corner of W. Lawrence Ave. and N. Sheridan Rd.



The Mutual Insurance Building is also significant for its Classical Revival-style design and finely detailed light cream-colored glazed terra cotta ornamentation manufactured by the Northwestern Terra Cotta Company, the largest of Chicago's terra-cotta manufacturers in the early 20th century. Characterized by its orderly visual rhythms and fine scale and proportion, the building possesses a dignified presence. Due to its height and fine craftsmanship, this mid-rise neighborhood "skyscraper" is a visual "bookend" to the (Former) Sheridan Trust and Savings Bank Building (also commonly known as the Uptown Bank Building), a designated Chicago Landmark located three blocks west at 4753 N. Broadway.

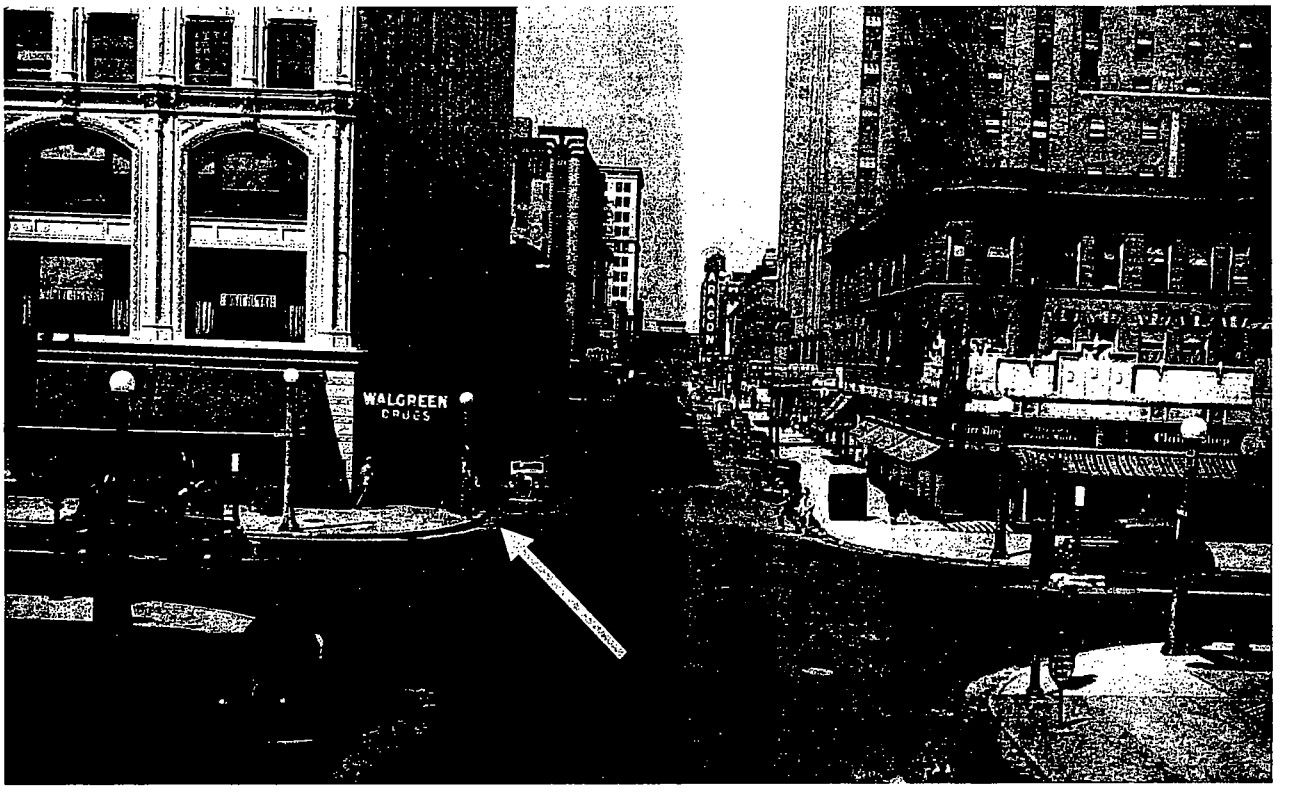
## COMMERCIAL DEVELOPMENT IN UPTOWN (1900-1920S)

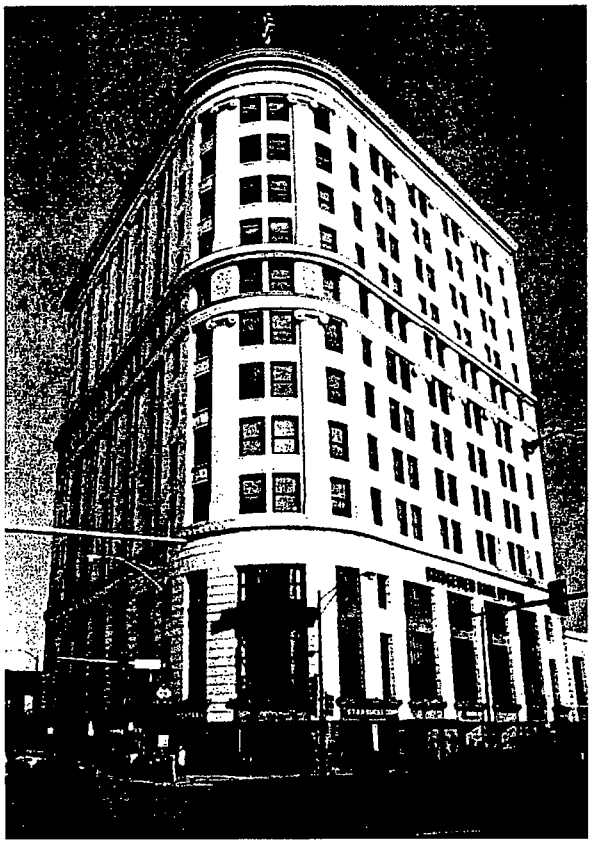
The development of Uptown's commercial core, primarily situated along Broadway and Lawrence and Wilson Avenues, began in the early 1900s and reached its pinnacle with a building boom that extended through the 1920s into the early 1930s. Much of the growth of Uptown coincided with the construction of elevated train stops which improved access to the community from the city's downtown. In 1900, an elevated train stop was established at Wilson and Broadway to serve as the northern terminus of the Northwestern Elevated Railroad Company line from the Loop. Up to this time the area still had a distinctly rural character, despite modest development along Broadway (formerly Evanston Avenue).

After the extension of the elevated line, residential and commercial development along Wilson, Broadway and Lawrence began in earnest. Construction of small flat buildings and one- to three -story commercial buildings commenced on largely undeveloped streets that earlier had contained only a scattering of single-family houses and graystones. By 1908, the elevated line was extended to include a stop at Lawrence Avenue. Also at this time a local businessman commissioned the construction of a combined shopping arcade-train station at the Wilson elevated stop. The structure, completed in 1909 by architect John S. Van Bergen, was demolished in 1923 and replaced with the current CTA Red Line station at Wilson Avenue.

The name "Uptown" is credited to businessman Loren Miller, who in 1915 opened a store called the "Uptown Store." Six years later, in January 1921, he began printing *The Up-Town Advertiser*, a free advertising circular whose popularity prompted some local businesses to adopt the "Uptown" name as part of their advertising. By the early 1920s, Uptown boasted a diverse collection of restaurants, theatres, dance halls, cafes and shops that offered an alternative to Chicago's downtown stores and entertainment establishments. Construction of a permanent elevated train station at the intersection of Broadway and Lawrence Avenue was completed in 1923. The Lawrence stop, located three blocks west of the Mutual Insurance Building, solidified the character of Lawrence Avenue between Broadway and Sheridan Road as a business center and prompted further development along Sheridan Road, including the expansion of the Mutual Insurance Building to its current height.

In contrast to the modest brick buildings constructed during the area's first wave of development (1900-1915), the structures of Uptown's second period of development (1920-1930) were designed to stand out through their scale and the quality of their architecture. It was during this period that Broadway and Lawrence Avenue—the key commercial arteries of Uptown—became densely built with large-scale, often visually-lavish office and retail buildings, theaters, ballrooms, and luxury apartment residences. These fine structures, frequently sheathed





**The Mutual Insurance Building exemplifies the historic commercial development of the Uptown neighborhood, which emerged in the 1920s as one of Chicago's most important outlying retail, office and entertainment districts. Top: A postcard view of W. Lawrence Ave., looking west from N. Sheridan Rd. The Mutual Insurance Building is in the left foreground of the picture (see arrow).**

**"Uptown Square," as this commercial district was known, was made up of a combination of large-scale office buildings, hotels, and theaters, along with lower-scale retail and residential buildings.**

**Above left: A postcard of the New Lawrence Hotel, built across and just west on Lawrence from the Mutual Insurance Building. Bottom right: The Uptown Bank Building, a designated Chicago Landmark, (now housing a branch of the Bridgeview Bank) is a white terra-cotta-clad office building similar in scale, building material and architectural style to the Mutual Insurance Building. The two buildings "bookend" this portion of Lawrence.**

with terra cotta executed in historic revival architectural styles ranging from Classical Revival to Moorish and Spanish Baroque, are represented by the Mutual Insurance Building, the Uptown Broadway Building at 4707 N. Broadway, the Uptown Theatre at 4814 N. Broadway (a designated Chicago Landmark), and the Aragon Ballroom at 1100 W. Lawrence Avenue.

While most of the buildings constructed in Uptown's thriving commercial center were two to four stories, some mid-rise "skyscrapers" were also developed in the area. Ranging from 8 to 12 stories in height, these neighborhood "high-rises" were not as tall as Loop skyscrapers built at the same time. However, they contrasted so significantly with the existing low-scale commercial and residential Uptown streetscapes that they appeared to rise to dramatic heights. Characterized by their visual sophistication and prominence, Uptown skyscrapers include the Mutual Insurance Building, the (Former) Sheridan Trust and Savings Bank Building at 4753 N. Broadway (a designated Chicago Landmark), the New Lawrence Hotel at 1020 W. Lawrence Avenue, and the Wilton Hotel at 1053 W. Lawrence Avenue.

## DEVELOPMENT AND CONSTRUCTION HISTORY OF THE MUTUAL INSURANCE BUILDING

In 1919, as real estate speculation began to inflate property values in Uptown, Herman Emerman, the developer of the Mutual Insurance Building, began acquiring parcels of land along Lawrence Avenue near Sheridan Road. Through three separate transactions he assembled five contiguous lots to gain ownership of a sizeable corner parcel measuring 150 feet by 250 feet. Recognizing the growth potential of Uptown, Emerman planned to develop a four-story commercial building on the property to offer business owners an alternative to more costly office space in the Loop. He envisioned an elegant structure anchored by stores "devoted to merchants of the better grade while the second and third floors will be occupied by exclusive shops." The fourth floor would be dedicated to suites for physicians and other professional offices.

Intent on creating a refined sophisticated structure, Emerman gave the building commission to the architecture firm of **Fugard & Knapp**, already recognized for their work in visually-elegant buildings designed in eclectic historic revival styles. During the late 1910s and 1920s, architects **John Reed Fugard (1886-1968)** and **George Arnold Knapp (1888-1954)** designed several large-scale luxury apartment buildings on Chicago's Gold Coast, including twin Italian Renaissance Revival-style apartment buildings at 60 and 70 E. Scott St. (built 1917-1918), as well as buildings located within the East Lake Shore Drive Chicago Landmark District—the Classical Revival-style "Shoreland Apartments" at 229 E. Lake Shore Dr. (1919); the Georgian Revival-style 219 E. Lake Shore Dr. (1922), and the Adamesque-influenced apartment building at 181 E. Lake Shore Dr. (1924). Fugard & Knapp also served as associate architects for the Allerton Hotel at 701 N. Michigan Av. (1924), a designated Chicago Landmark, and in that role supervised construction of the building in accordance with the design provided by the New York architecture firm of Murgatroyd & Ogden.

Characterized by its Classical Revival-style design and finely detailed, light cream-colored glazed terra cotta ornamentation, the four-story Emerman Building was completed in October 1921. Promotional materials touted the building's "fire-proof" construction and proclaimed it a "beautiful structure representing the last word in architecture." Prospective tenants were also

enticed by the building's location "at the heart of the new commercial district bounded by Wilson and Lawrence Avenues—thus offering the greatest business possibilities."

As demand for office space in Uptown surged in the mid-1920s, developer Emerman enlisted the architecture firm of **B. Leo Steif & Company** to design a four-story top addition to the building. Plans for this addition were announced in the *Chicago Daily Tribune* in May 1926. In his design for the addition, Steif incorporated the orderly and refined Classical Revival-style vocabulary employed by Fugard & Knapp for the original building.

Upon completion of the addition in 1927, the resulting eight-story structure was one of the largest office buildings in Chicago to be constructed outside of the Loop. Marketing materials continued to expound on the structure's beauty and its location in city's "great Uptown business District," while also highlighting the array of additional amenities that the newly expanded building offered its tenants. These perks included a serene location "within sight of the Lake and away from Loop dirt and congestion," an abundance of light and air, ideal transportation facilities, unlimited parking space, and reasonable rental rates at "approximately half the Loop charges."

Reflecting the vibrancy of the Uptown commercial district, the first-floor storefronts of the building housed a variety of retail businesses, including clothing and shoe boutiques, a furrier, and a restaurant. Additionally, a Walgreens drugstore, a tenant in the building since its original opening in 1921, occupied several storefronts at the corner of Sheridan Road and Lawrence Avenue and was a major retail presence. The Metropolitan Business College operated from a sizeable space on the second floor, while offices for a mix of businesses were located on floors three through five.

In April 1928, a lucrative twenty-year lease for the building's top three stories was executed with James S. Kemper, President and General Manager of the Lumbermens Mutual Casualty Company. Described by the *Chicago Daily Tribune* as "perhaps the most spectacular and imposing lease ever negotiated in the Uptown District," the long-term contract guaranteed Emerman an annual rental fee of $75,000 and granted Kemper naming rights to the building. It was rechristened the "Mutual Insurance Building" in reference to several mutual insurance and casualty companies under the direction of James Kemper that were headquartered in the building. Although these companies which included the Lumbermans Mutual Casualty Company and several other Kemper-managed insurance firms were independent they would eventually become known collectively as the Kemper Insurance Company.

## JAMES S. KEMPER AND THE KEMPER INSURANCE COMPANIES

From its beginnings in 1912, as a small mutual insurance company owned by its policyholders, the Kemper Insurance Company (later known as James S. Kemper & Co., Kemper Corporation and Kemperco) grew to become to one of the largest insurance holding companies and financial services firms in the world. The company's success was forged by the general business climate of the 20th century and the business acumen of James S. Kemper (1886-1981), an innovative leader of the insurance industry, who arrived in Chicago in 1910. In 1912, a new Illinois law was passed that required compensation to workers who were injured in industrial accidents.

*Stores, Shops and Offices*

*In the New Fireproof*

EMERMAN BUILDING

*S.W. Cor. Sheridan Road and Lawrence Ave.*
*Ready for Occupancy Oct. 1st.*

This beautiful structure represents the last word in architecture—fronting 250 ft. on Sheridan Road and 150 ft. on Lawrence Ave. The Stores will be devoted to merchants of the better grade while the second and third floors will be occupied by exclusive Shops.

The fourth floor will be devoted to suites for Physicians, Dentists and other professional and mercantile offices.

The Emerman Building is right in the heart of the new commercial district, bounded by Wilson and Lawrence Avenues—thus offering the greatest business possibilities. For those interested in locating in this district, the Emerman Building is ideal in every feature desired.

*A Booklet—descriptive of the Emerman Building—will be sent, gratis, on request.*

For Reservations and Further Information Consult

JOSEPH O. KAPLAN

Business Property Specialist

36 S. State St. Central 4459

IN THE HEART OF THE UPTOWN BUSINESS DISTRICT

Sheridan Road *at* Lawrence

*An Office Address of Distinction*

THIS beautiful terra cotta building is one of the outstanding office structures in the heart of the city's great uptown business district.

Located within sight of the Lake and away from Loop dirt and congestion, the building enjoys an abundance of light and air. Transportation facilities are ideal. Sheridan Road busses at the door, with elevated and street car lines only two blocks away; and what is more important—unlimited parking space and a large public garage in the rear.

Rentals are reasonable—approximately half the Loop charges. Office space now ready for leasing. Phone, call or write, H. Emerman, 4750 Sheridan Road, Tel. Long Beach 8422.

*Especially adapted to large office forces. Space up to 17,000 feet per floor available. Units partitioned to suit tenant. Office with reception room as low as $50 monthly. Inspection invited. Our agent is on premises daily.*

EMERMAN BUILDING

Sheridan Road *at* Lawrence

**The Mutual Insurance Building was originally known as the Emerman Building (after its original owner), and it initially was only four stories in height. Top left: A postcard view of this original lower-scale building. Top right: A *Chicago Tribune* advertisement touting the building. Within five years of its original construction in 1921, a four-story top addition doubled the size of the building. Bottom: A *Chicago Tribune* advertisement for the newly-expanded building.**

Sensing an opportunity, the then insurance salesman James Kemper approached business leaders in the Chicago lumber industry proposing they take control of the situation by organizing a mutual insurance firm. The proposal was warmly received and the Lumbermens Mutual Casualty Company was incorporated on November 18, 1912 with Kemper serving as its General Manager. The company's first policy was sold just seven days later.

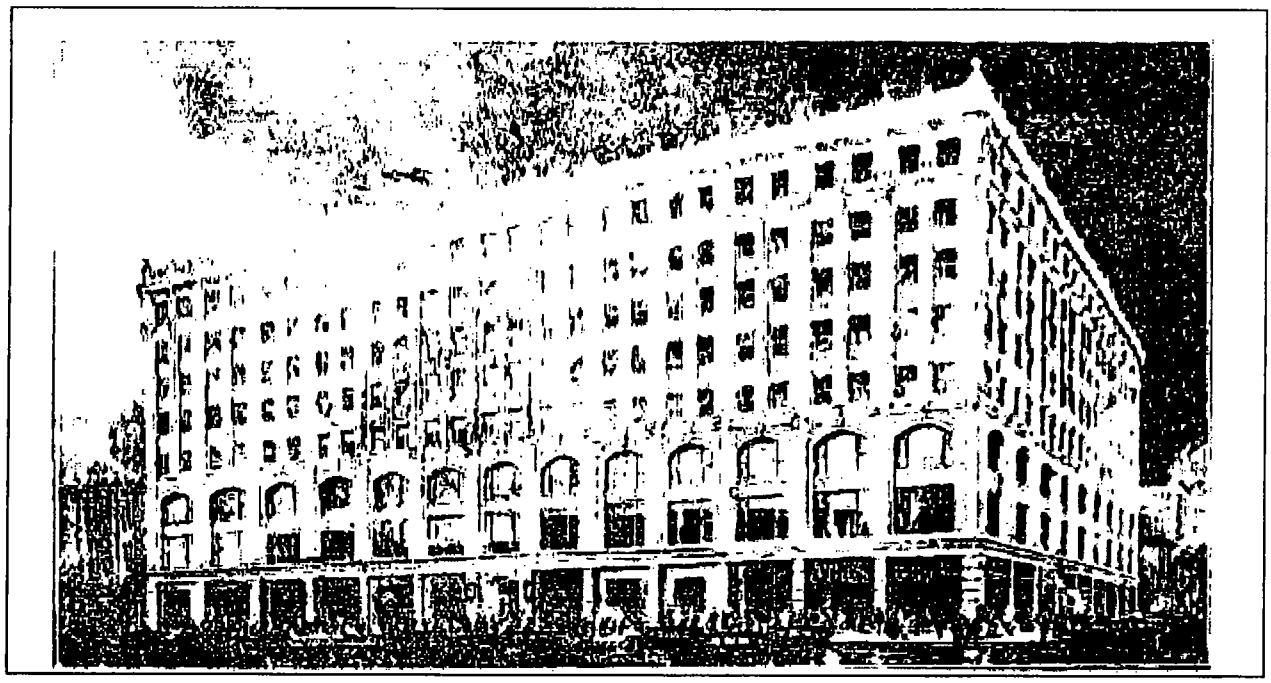
During the years that followed Kemper established several other independent insurance firms to offer policyholders a variety of insurance products including policies covering automobiles, fire loss, and property. In 1913, James Kemper founded the National Underwriters Insurance Exchange to provide supplementary fire insurance to lumber companies. Kemper was promoted to serve as President of Lumbermans Mutual in 1916. By 1919, the company had expanded nationally with offices in Philadelphia, Boston, and Syracuse. The company also increased its offerings so that by 1919 it was providing auto insurance, workers compensation and liability insurance. Collectively, Lumbermans and National Underwriters had grown to employ approximately 350 employees and had offices at the Roanoke, Insurance Exchange and McCormick buildings in Chicago's Loop.

Although Lumbermans and National Underwriters continued to operate independently, Kemper determined that the organizations should consolidate offices as a cost-cutting measure. In 1920, as an effort to place offices closer to the homes of employees, the firms established a consolidated office in the Uptown community at 4600 N. Sheridan Road (demolished). By relocating operations and hundreds of employees to Uptown, Kemper's firms helped the neighborhood grow and prosper.

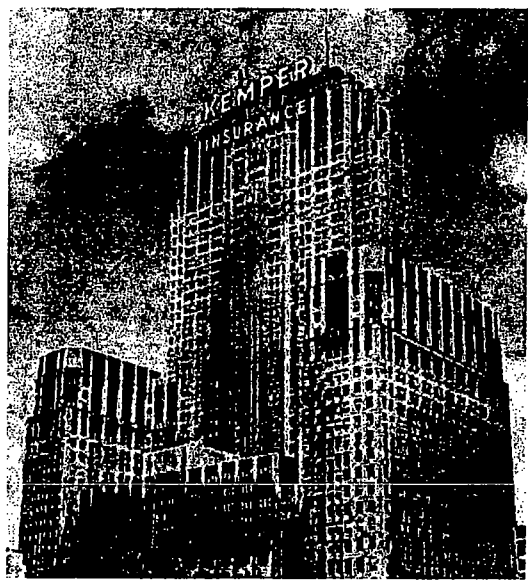
Throughout the 1920s, Kemper sought to expand his position in the insurance industry through acquisitions and the establishment of subsidiaries. In 1928, *Polk's Chicago City Directory* identified James S. Kemper as President of the following companies: Lumbermens Mutual Casualty Company, James S. Kemper & Company, American Motorist's Insurance Company, National Retailer's Mutual Insurance Company, and the Federal Mutual Liability Insurance Company. The directory also listed Mr. Kemper as Manager of the Central Manufacturer's Mutual Insurance Co. and the Lumbermens and Manufacturer's Insurance Agency. With more than a half dozen separate insurance companies under Kemper's direction, the companies collectively became known as the "Kemper Insurance Company." The name could best be described as verbal shorthand and it is believed to have been coined by a receptionist to abbreviate the telephone salutation.

In November 1928, Kemper relocated his expanding insurance empire into the newly expanded Emerman Building at 4750 N. Sheridan Road. Under the terms of the long-term lease, Kemper acquired naming rights to the building and rechristened it the "Mutual Insurance Building." The building's new name served as a collective reference to the expanding collection of mutual insurance and casualty companies under Kemper's direction that were headquartered in the building. Kemper's insurance companies fared well during the Great Depression of the 1930s, and in 1939, the Mutual Insurance Building was purchased by the Kemper family.

Operations for each of Kemper's companies were eventually organized under a single holding company—James S. Kemper & Co.—in the mid-1940s. Despite acquiring office space in several buildings throughout the city, including the Civic Opera House, purchased by Kemper in



# Kemper Takes 3 Floors of Emerman Bldg




For more than forty years, the Mutual Insurance Building was the headquarters for various insurance companies, including the Lumbermans Mutual Casualty Company and the Kemper Insurance Company, run by insurance magnate James S. Kemper. Top: A postcard view of the Mutual Insurance Company building during the Kemper years. Bottom left: A *Chicago Tribune* article picturing James S. Kemper and reporting on his initial rental of floors in the building. Bottom right: A photograph of the Civic Opera House with a "Kemper Insurance" rooftop sign. Although Kemper bought the opera house building in 1948, the Mutual Insurance Building remained the corporate headquarters for Kemper's holdings into the 1960s.

1948 for $10,735,000, the corporate offices for James S. Kemper & Co. remained in the Mutual Insurance Building until relocating to Long Grove, Illinois, in the late 1960s. The Mutual Insurance Building is the primary building associated with Lumbermans Mutual Casualty Company, the Kemper Insurance Company and several other affiliates, subsidiaries and branches. The building served as the company's home office for approximately forty years, during a period of enormous growth in revenue, while establishing a significant national presence. In 1953, after nearly five decades of serving as the company's chief executive, James S. Kemper was appointed to serve as the United States Ambassador to Brazil, a position he held until 1955.

## THE INSURANCE INDUSTRY IN CHICAGO

The insurance industry in the United States predates the country's founding, with the first fire insurance company organized by a group of Philadelphia Quakers in 1752. In Chicago, the insurance business made its first appearance in 1834 when Gordon S. Hubbard, who was a representative of Aetna Insurance of Hartford, Connecticut, issued the first Chicago home goods policy to himself. The policy was written less than one year after the Town of Chicago was incorporated in 1833. Shortly thereafter, in 1836, Chicago Marine and Fire Insurance Company, Chicago's first local insurance company, was organized.

As Chicago's population continued to grow, from 4,470 in 1840 to 298,977 in 1870, so did the insurance industry's offerings. Immediately preceding the Chicago Fire of 1871, the city had a number of insurance companies: fourteen local and sixty-three national fire insurance companies, seven local and fifty-four national life and accident insurance companies, one local glass insurance company, fourteen national marine and fire companies, three national marine companies, and one steam boiler insurance company. By 1893, the number of insurance companies in Chicago had rapidly expanded to 283 firms; with fire insurance companies accounting for 158 of them. Of these, only seven were mutual insurance companies of Illinois; the remaining maintained their primary office in other states or countries.

With a reputation as a respectable and stalwart business, prominent Chicago businessmen such as John Crerar (railroads), John V. Farwell (dry goods), and Martin Ryerson (lumber) served on the board of directors of local insurance companies. Most Chicago Insurance companies kept offices in the city's financial district on LaSalle Street, between Madison and Monroe Streets. Constructed over a ten-year period (1893-1903), the New York Life Building , a designated Chicago Landmark at 37-43 S. LaSalle St., was built to house the Chicago offices of the New York Life Insurance Company and reflects the early development of Chicago's insurance operations that emerged on LaSalle Street. There were so many insurance firms in the area that it was called 'insurance row' by the 1890s. At this time, insurance was offered for fire, accident and catastrophe, marine, and life assurance.

In 1909, the industry was expanded by the introduction of automobile insurance, and in 1912, the State of Illinois passed a law to permit workmen's compensation insurance to be offered to businesses owners to coincide with the legislation that required compensation to injured workers. The expansion of the industry prompted insurance leaders to propose the creation of an Insurance Exchange building to centralize insurance operations, agents and brokers in one location. The Insurance Exchange, constructed in 1912 and occupying half of the block just west of

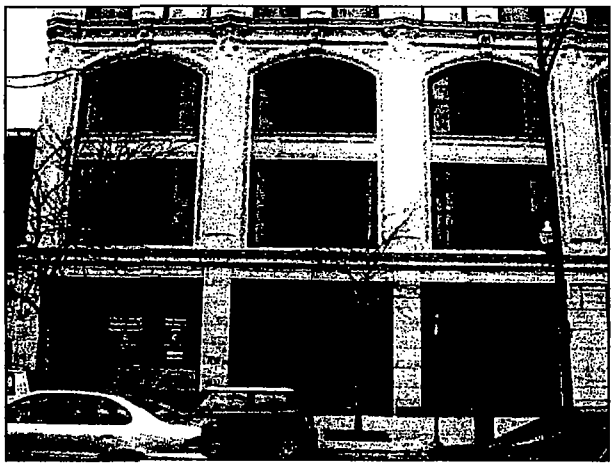
the Chicago Board of Trade Building and bounded by Jackson Boulevard, Van Buren and Wells streets and Financial Place, originally housed 7,000 insurance workers. The building's large scale was unusual and reflected the importance of the insurance industry to Chicago. No other city within the United States offered a building of this size, so directly focused on the insurance industry. In 1922, the robust insurance market in Chicago lead to the construction of the London Guarantee and Accident Building at 360 N. Michigan Avenue, a designated Chicago Landmark, to serve as the Chicago headquarters of the London Guarantee and Accident Company. By 1928, Chicago could support the addition of the Insurance Exchange Annex, which filled the remainder of the block with an addition similar in design and materials to the original Exchange. With its expansion, the Insurance Exchange Building was at the time considered the third largest office building in the world, containing 1,118,000 feet of rentable space and housing 14,000 insurance workers.

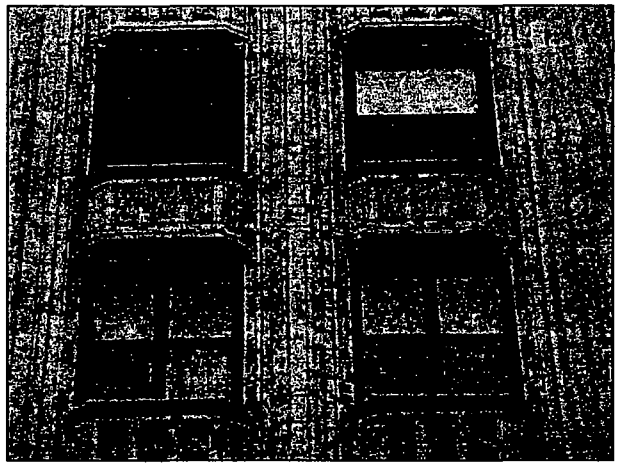
The insurance industry in Chicago managed to achieve modest gains during the Great Depression of the 1930s, and by the 1940s, the city's insurance industry ranked fourth nationally in net premiums written, following New York City; Hartford, Connecticut; Newark, New Jersey; and Boston, Massachusetts—making Chicago one of the country's foremost insurance centers. As a result of the growth of the insurance industry during the 1940s and 1950s, national insurance companies erected several multi-million dollar office buildings in Chicago, including the Prudential Building at 130 E. Randolph St. (1955); the Hartford Fire Insurance Building at 100 S. Wacker Dr. (1961), the Continental Center at 55 E. Jackson Blvd. (1961-62; a designated Chicago Landmark); and the United Insurance Company Building at 1 E. Wacker Dr. (1962). Also during this time, other insurance firms like the Old Republic Life Insurance Company established its headquarters at 307 N. Michigan Avenue in the building originally known as the Bell Building. Today, this building, known as the Old Republic Building is a designated Chicago Landmark. The increasing presence of insurance firms along Wacker Drive prompted *Commerce: Chicagoland Voice of Business* magazine to identify the street as the city's new "insurance row."

## BUILDING DESCRIPTION

The Mutual Insurance Building is an eight-story steel-frame, terra-cotta-clad building located on the southeast corner of N. Sheridan Rd. and W. Lawrence Ave. in the Uptown neighborhood. It is clad with cream-colored glazed architectural terra cotta on its street-facing (east and north) elevations, while common brick clads south and west elevations. The building is built out to lot lines, and the longer of the two street elevations is the east façade facing Sheridan Road. In the context of Chicago neighborhood buildings built before World War II, the building is quite large in height and scale, with an overall footprint of roughly 150 by 250 feet. The building's primary entrance is in the east elevation's center bay. Secondary entrances to storefronts can be found on both street elevations.

The building was constructed in two major stages. The first four floors were constructed in 1921. A four-story top addition, which doubled the height of the building to eight stories, was completed soon after in 1927. The resulting building reads as a unified design, with the original building and top addition blending seamlessly through the use of matching terra cotta and the replication of Classical Revival detailing. Less visually-important rear additions to the original





**The Mutual Insurance Building is a large-scale neighborhood high-rise office building designed in the Classical Revival architectural style. It is clad with finely-ornamented white architectural terra cotta. Top: A view of the building from the northeast. Bottom left and right: Details of the building's terra cotta ornament at the base and spandrels.**

L-shaped building were constructed decades later, in 1964 and 1968. The pair of two-story brick-clad 1960s-era additions were added within the building's L-shaped massing on a portion of the lot that once contained a single-story executive parking garage and a surface parking lot.

The Mutual Insurance Building was designed in the Classical Revival architectural style and has a plethora of details derived largely from Italian Renaissance and Baroque precedents. The overall visual character of the building's primary elevations is based on a traditional tripartite division of base, shaft and capital, with the elaborate decoration of the lower floors repeated at the upper levels through the repetition of Classical-style pilasters and cornices. The building's "base" is three floors, the "shaft" consists of floors four through seven, and the eighth floor and rooftop cornice comprise the "capital."

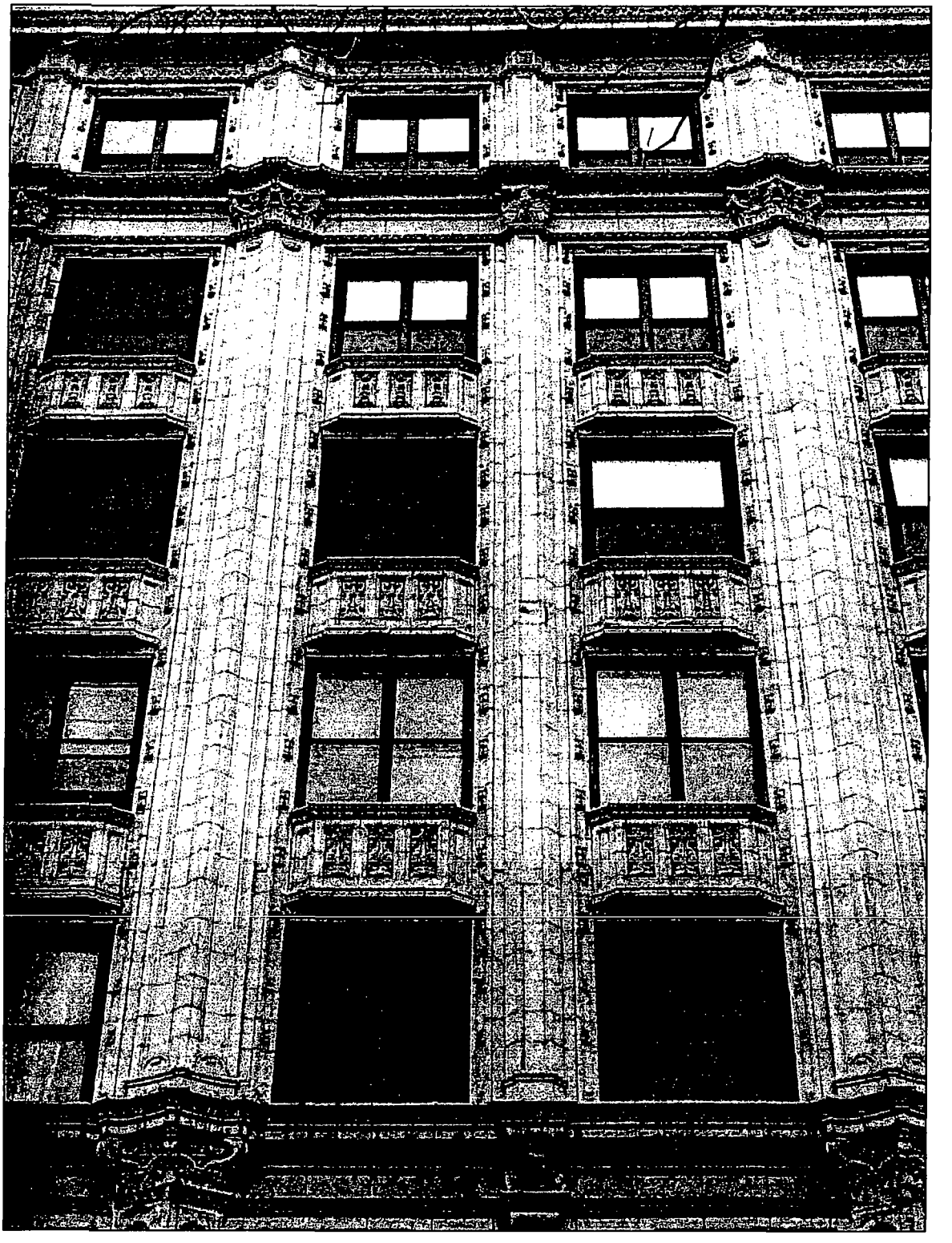
The building's overall form is block-like and defined by its underlying structure, with 13 structural bays on its east elevation and nine on its north elevation. Storefront and upper-floor window shapes and configurations emphasize this visual regularity defined by structure. First-floor storefronts and second-floor windows are rectangular and similar in size, stretching between structural piers. Third-floor windows are similar in size but round-arched. Windows on higher floors are smaller, with two per structural bay.

Terra-cotta cladding emphasizes the building's regular structure while embellishing it with low-relief Classical-style ornament. On the first floor, terra-cotta piers framing storefronts are clad with alternating horizontal bands of plain and rosette-ornamented terra cotta. A wide stringcourse incorporating bands of molding ornamented with foliate patterns separates the first floor from the second floor. Second and third floors are more elaborately-detailed with projecting two-sided terra-cotta piers embellished with delicate-looking colonnettes and shell motives and topped by elaborate capitals ornamented with cherubs, dolphins and acanthus leaves. Zigzag bands of foliate ornament outline second- and third-floor windows. Low-relief dragons flank third-floor windows, which have keystones topped by high-relief eagles. The visual effect is further accentuated by the wide intermediary projecting cornice which extends along the top of the third story and separates the base from the building shaft above.

Floors four through seven form the "shaft" of the building. Although somewhat simpler in detailing than the first three floors, the terra cotta that clads these floors is detailed with many of the forms and ornament of the lower floors, including colonnette-detailed piers and acanthus- and cherub-detailed capitals similar to those found lower on the building. Each structural bay is outlined with decorative terra-cotta blocks with geometric ornament, and three-sided projecting spandrels between windows are detailed with low-relief "spindle-and-swag" ornament. The building's corners are ornamented with double pilasters.

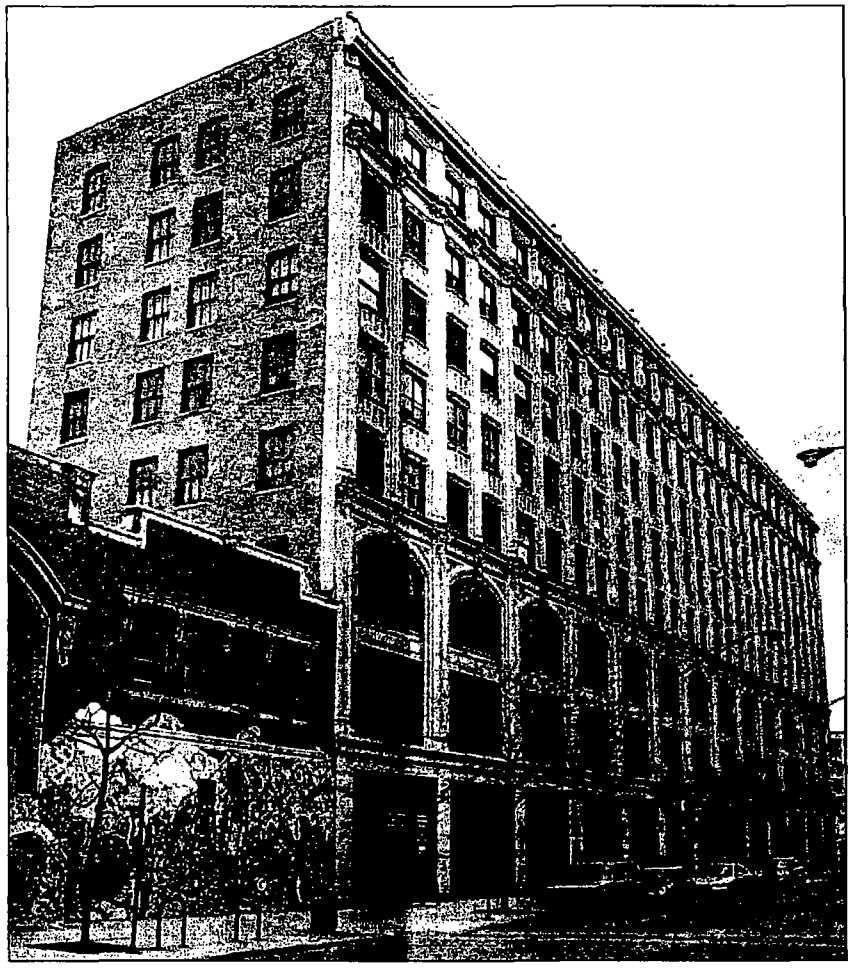
A projecting secondary cornice separates the seventh floor from the eight, or top, floor, which has similar detailing as lower floors. A broadly-projecting cornice visually defines the building's rooftop. Above this cornice, a high parapet wall is ornamented with geometric details and topped with pinnacles. The pinnacles, which visually terminate each structural pier, alternate between short and tall versions.

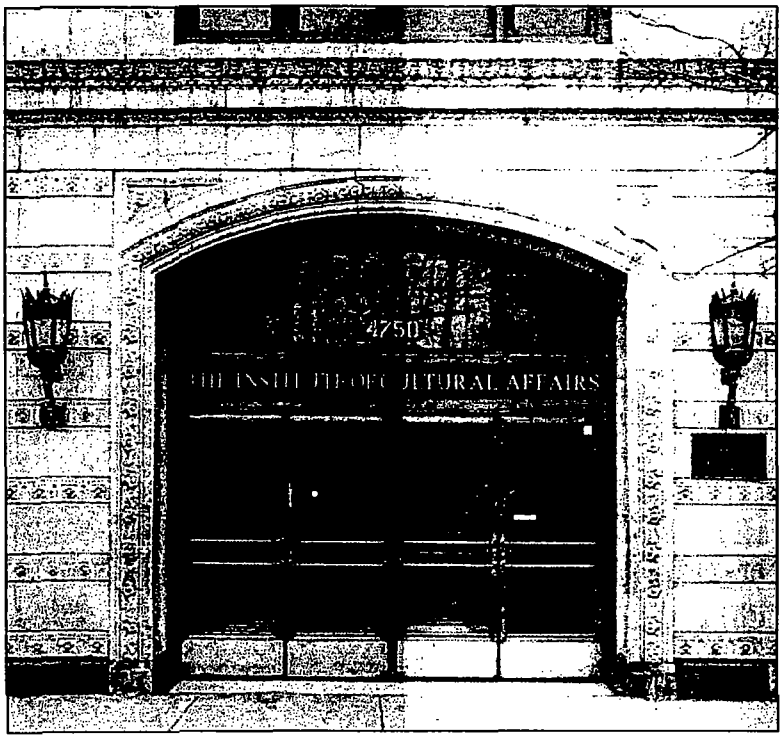
The building's main entrance is located in the center bay of the east elevation facing North Sheridan Road. Ornamental bronze lanterns flank the entrance which is recessed within a seg-

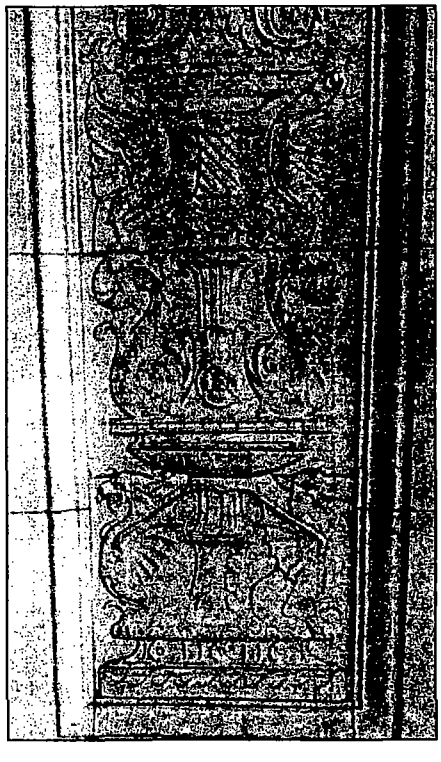


**Opposite and this page: The Mutual Insurance Building's exterior terra-cotta facades are delicately ornamented with a variety of moldings and ornament used for cornices, window surrounds and spandrels.**

The Mutual Insurance Building is designed in the Classical Revival style. It has an ornate base at the street level, a simpler "shaft" that allowed for the seamless addition of the top four floors and it has an ornate decorative cornice at the top of the building. Additional photos of the building. Top: A view showing the terra-cotta of the building's Sheridan Road façade and the common brick of the building's south elevation. Bottom left and right: Details of the building's main entrance and its terra-cotta ornament.







mental arch banded with foliate and egg-and-dart ornament. Terra-cotta panels detailed with low-relief urns and garlands line the underside of the arch. Two sets of paired brass doors and a fixed three-part segmental arched transom are set with this opening. Between the doors and transom is a non-historic framed panel with "The Institute of Cultural Affairs" mounted in bronze letters.

## THE CLASSICAL REVIVAL ARCHITECTURAL STYLE AND ARCHITECTURAL TERRA COTTA IN CHICAGO

With its Classical Revival-style design executed in finely-detailed architectural terra cotta, the Mutual Insurance Building is a Chicago neighborhood commercial building that handsomely exemplifies the Classical architectural tradition, which was inspired by the architecture of ancient Greece and Rome and the subsequent revivals and reinterpretations of Classical traditions from the Renaissance up to the twentieth century. Chicago's World's Columbian Exposition of 1893, with its grandly-scaled "White City" of Classical Revival-style exposition buildings and monuments, played an influential role in reinvigorating the style both in Chicago and nationally from the 1890s through the 1920s.

By the early 20th century, architects in both Europe and America increasingly learned their professions in architecture schools. The most prominent ones, including the École des Beaux-Arts in Paris and the Massachusetts Institute of Technology in Cambridge, Massachusetts, taught students how to design complex modern buildings while cloaking them in historic architectural styles, especially the Classical Revival. This architectural style was increasingly adapted to a wide variety of building types, including banks, university buildings, railroad stations, theaters, hotels and office buildings.

Due to the intricacy of historic ornament, architectural terra cotta was often used for buildings designed in historic architectural styles such as the Classical or Gothic Revivals, where the malleability of terra cotta allowed easy replication of historic ornament. The Mutual Insurance Building is a handsome example of the material's use. The building combines the regular structure of a commercial building with a terra-cotta facade finely ornamented with Classical-style ornament. This combination of structural rationality and ornament exemplifies the importance that architectural terra cotta has in the context of early 20th-century Chicago architecture.

Earlier terra cotta, used since 1870 in Chicago for both fireproofing and ornamentation, had originally been unglazed and used to create applied designs of all styles, often used in conjunction with brick facades. Following the Chicago Fire of 1871, there was widespread use of terra-cotta tiles as fireproofing in commercial structures. By the mid-to-late 1880's, light colored terra cotta was being manufactured and used to imitate limestone decoration to contrast with brick facades. In 1894, however, architect Charles Atwood pushed terra-cotta technology. Instead of confining its use to ornamentation or fireproofing, he used white glazed terra cotta to entirely clad the Reliance Building, which led to the recognition of architectural terra cotta as a material able to clad steel-frame buildings in their entirety.

The use of architectural terra cotta for the complete cladding of skyscrapers and other commercial buildings revolutionized the terra-cotta industry and caused it to expand rapidly. Many Classical

**The Mutual Insurance Building's terra cotta was manufactured by the Northwestern Terra Cotta Company, the largest of Chicago's terra-cotta companies and one of the major producers of architectural terra cotta in the United States. Top right: Northwestern company artists at work. Top left and bottom: Examples of the company's craftsmanship.**

Revival-style buildings constructed in Chicago during the 1910s and 1920s featured ornamentation rendered in terra cotta. It offered many advantages as a building material—it was durable, inexpensive, and infinitely adaptable. Terra cotta could be modeled into a wide range of forms, from flat patterned blocks to large three-dimensional figures, and could be glazed in a multitude of colors and finishes.

The architectural terra cotta used for the Mutual Insurance Building was manufactured by the Northwestern Terra Cotta Company of Chicago, which by 1900 had become the nation's largest terra-cotta producer and remained so for thirty years. Northwestern was founded by a group of Chicago investors in 1878, including G. Hottinger, John R. True and F. Wagner. By the early twentieth century, the company had constructed a large plant on the city's Northwest Side which employed over 1,000 workers. The company went on to establish plants in Denver, St. Louis and Chicago Heights.

Northwestern soon became known as one of the most innovative terra-cotta manufacturing companies, developing both state-of-the-art production and installation techniques. Northwestern's regular clients included such prominent Chicago architects as Daniel Burnham, Louis Sullivan, and Frank Lloyd Wright, and the company manufactured terra cotta for many of the city's most important buildings, including the Carson, Pirie, Scott and Company Building, the Marquette Building, the Civic Opera House, the Gage Building, the Fisher Building, the Chicago Theater, and the Steuben Club Building, all designated Chicago Landmarks. The company's extensive experience with large-scale buildings such as these made it a natural fit for the fine ornament of the Mutual Insurance Building.

The use of architectural terra cotta peaked in the 1920s, before being eclipsed by modern curtain-wall construction of glass, exposed steel and concrete. Business for Northwestern Terra Cotta declined during the Great Depression and never regained its earlier levels. The last plant was closed in 1965 and the company went out of business, leaving a wealth of significant architecture throughout the country.

## LATER HISTORY

In 1964 and 1968 a pair of two-story brick additions to the building was built within the building's L-shaped massing and facing the alley. With these additions, the building expanded to its current 166,000-square foot size. Soon after though, in 1969, the Kemper Insurance Company initiated plans to relocate their operations from the Mutual Insurance Building to Long Grove, Illinois. The surrounding Uptown neighborhood had entered a period of economic decline in the post-World War II years, and Kemper chose to move out of its long-time neighborhood in response. The company sought to donate the building to a non-profit group, eventually narrowing down the field of recipients to two organizations, the Ecumenical Institute Chicago and Truman College. The Ecumenical Institute was selected and on December 15, 1971, the building became the institute's new headquarters.

The Ecumenical Institute in Chicago was established in 1964 to promote education and job-training through affiliated religious organizations and academic institutions. The organization's operations in Chicago were originally led by Joseph W. Mathews. During the 1960s and early 1970s, at the height of the Civil Rights movement, Mathews promoted the belief that

church organizations should advocate social justice goals and he and his staff worked closely with community leaders on Chicago's West Side to train local residents to develop leadership skills. The Institute of Cultural Affairs (ICA), a subsidiary of the Ecumenical Institute, was founded in 1973. Today the ICA advances the mission of the Ecumenical Institute by serving as an international training center for leadership and community empowerment programs. Locally, this non-profit organization continues to work with Uptown community groups and residents on community revitalization efforts.

In addition to serving as the headquarters of the Ecumenical Institute and ICA, since 1986 the Mutual Insurance Building has functioned as a de-facto center for non-profit organizations serving Uptown and other North Side community areas. It houses twenty-three other nonprofit agencies and church-affiliated organizations that provide health care, social services, homeless services, mental health consultation, community outreach and educational programming.

## CRITERIA FOR DESIGNATION

According to the Municipal Code of Chicago (Sect 2-120-690), the Commission on Chicago Landmarks has the authority to make a final recommendation of landmark designation for an area, district, place, building, structure, work of art or other object if the Commission determines it meets two or more of the states "criteria for designation," as well as possesses a significant degree of its historic design integrity.

The following should be considered by the Commission on Chicago Landmarks in determining whether to recommend that the Mutual Insurance Building be designated as a Chicago Landmark.

### *Criterion 1: Value as an Example of City, State or National Heritage*

*Its value as an example of the architectural, cultural, economic, historic, social, or other aspect of the heritage of the City of Chicago, State of Illinois, or the United States.*

- As one of the largest office buildings in Chicago to be constructed outside of the Loop in the early 20th century, the Mutual Insurance Building exemplifies the development of Uptown as the city's second "downtown," beginning in the early 1900s and reached its peak with a building boom that extended through the 1920s.

- The Mutual Insurance Building has historic significance as the long-time headquarters of the Mutual Insurance Company and its various subsidiaries under the leadership of insurance industry leader James S. Kemper. During the four decades that the Mutual Insurance Company was headquartered in the building, it grew to become a successful national insurance company known as the Kemper Insurance Company.

- The Mutual Insurance Building, through its associations with the Mutual Insurance Company, exemplifies the development of the insurance industry, an early and important industry in Chicago that played an influential role in the City's economic development as one of the largest centers of insurance in the United States in the twentieth century.

### *Criterion 4: Exemplary Architecture*

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

- The Mutual Insurance Building is a significant example of a neighborhood commercial high -rise building designed in the Classical Revival architectural style, which was important in the history of late nineteenth and early twentieth century Chicago architecture.

- The building's Classical-style ornament incorporates a plethora of ornament, including colonnette-detailed piers, decorative capitals, projecting spandrels, foliated moldings, stringcourses, sculptured heads and animal figures, projecting cornices and rooftop urns.

- The Mutual Insurance Building, through its excellent overall design, detailing and craftsmanship, exemplifies the importance of architectural terra cotta in the history of Chicago architecture. The building's elaborate terra-cotta ornament was produced by Chicago's Northwestern Terra Cotta Company, one of the United States' major terra-cotta companies.

### *Integrity Criteria*

*The integrity of the proposed landmark must be preserved in light of its location, design, setting, materials, workmanship and ability to express its historic community, architectural or aesthetic interest or value.*

The Mutual Insurance Building retains its historic integrity through its historic location and setting at the intersection of North Sheridan Road and West Lawrence Avenue in the Uptown community area. The building retains a high degree of architectural integrity on the exterior. Its overall historic massing as seen from public rights-of-way is intact. The building's primary elevations retain the vast majority of the original terra-cotta, including piers, projecting spandrels, moldings, and stringcourses. In addition, the building's projecting cornices, including the primary cornice at the building's roofline, are still intact, unusual in the context of Chicago commercial architecture.

The most substantial non-historic alteration to the building was undertaken in 1964 and 1968 when a pair of two-story additions were built behind the building, facing the alley. Nestled behind the building's L-shaped massing, these additions are not readily visible, blend into the common-brick, unornamented back elevations of the building, and do not adversely impact the overall historic appearance of the building.

In addition, storefronts and windows have been replaced over time, a common occurrence with historic commercial buildings in Chicago. In the 1990s, the current property owner removed concrete block infill from first-floor commercial storefronts that had been installed in the early 1950s and installed a fixed system of windows in the original storefront openings. Historic postcards show that individual storefronts featuring large panes of plate glass set atop gray terra cotta bulkheads and recessed glazed entries with tile flooring were set within each bay. All of the storefront openings on the first floor have been infilled with a panel system of replacement windows with black reflective glazing (the panel system is flush with the window opening except in three locations of the north elevation where the replacement panels are recessed). During the last twenty years, the original Chicago-style and double-hung wood windows on all floors

were replaced with replacement windows that visually resemble the design of the building's original windows.

Despite these changes, the Mutual Insurance Building retains the ability to express its historic, community, architectural, and aesthetic values as a finely-designed and –crafted terra-cotta-clad commercial building designed in the Classical Revival architectural style and for its historic associations with the insurance companies controlled by insurance magnate James S. Kemper and the larger history of the insurance industry in Chicago. The building's historic integrity is preserved in light of its location, design, setting, materials, workmanship, and ability to express such values.

## SIGNIFICANT HISTORICAL AND ARCHITECTURAL FEATURES

Whenever a building, structure, object, or district is under consideration for landmark designation, the Commission on Chicago Landmarks is required to identify the "significant historical and architectural features" of the property. This is done to enable the owners and the public to understand which elements are considered the most important to preserve the historic and architectural character of the proposed landmark.

Based on its evaluation of the Mutual Insurance Building, the Commission recommends that the significant features be identified as:

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

## SELECTED BIBLIOGRAPHY


Chase, Al. "Opera Building Purchased by Insurance Firm." *Chicago Daily Tribune*, November 6, 1948, p. 10.

"Chicago Historical and Insurance Exchange Number." "The National Underwriter." Life Insurance Edition, December 28, 1928, p. 19.

Chicago Historical Society Clipping File.

Commerce: Chicagoland Voice of Business. Volume 57, Number 8, September 1960. Faltysek, William H. "Chicago – Midwest Insurance Capitol."

Commission on Chicago Landmarks. *Chatham-Greater Grand Crossing Commercial District Preliminary Designation Report*, Chicago: Department of Planning & Development, 2002.

_____. *Terra Cotta Row Preliminary Designation Report*, Chicago: Department of Planning & Development, 2002.

_____. *Union Park Hotel Preliminary Designation Report*, Chicago: Department of Planning & Development, 2009.

_____. Chicago Historic Resources Survey.

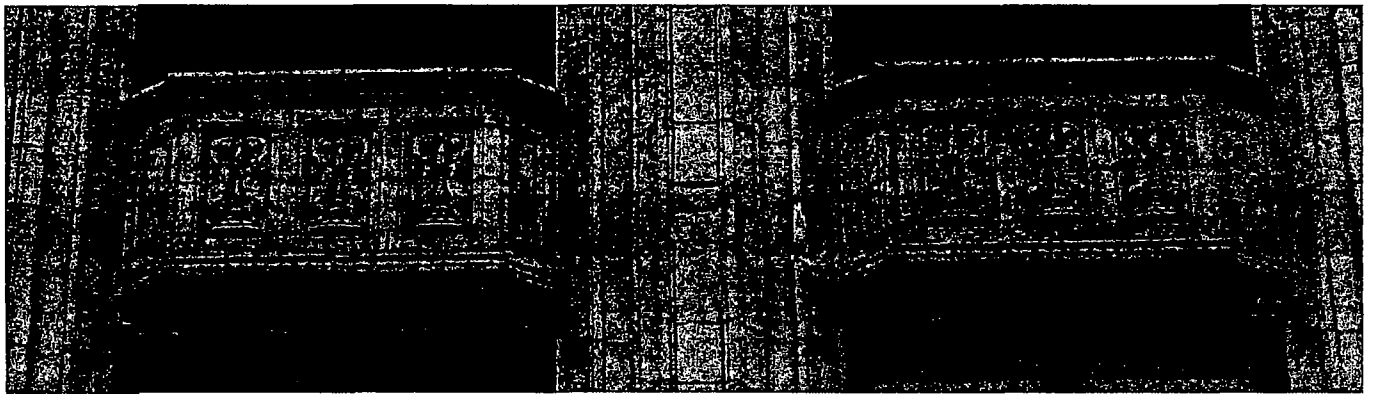
Curated by Timothy Samuelson and John Vinci. The Arts Club of Chicago. *Conflict and Creativity: Architects & Sculptors in Chicago, 1871-1937*. The Arts Club of Chicago, September 20- October 22, 1994, p. 23.

Darling, Sharon. *Chicago Ceramics and Glass*. Chicago: Chicago Historical Society, 1979.

"Elect Kemper Head of Mutual Fire Federation." *Chicago Daily Tribune*, October 11, 1929, p. 29.

**A view of the architectural ornament at the top floors of the Mutual Insurance Building.**

_____: Kemper Corporation. http://www.encyclopedia.chicagohistory.org/pages/2738.html
Fuller, Ernest. "Famous Chicago Buildings." *Chicago Daily Tribune*, January 10, 1959, p. B5.
Funding Universe: Kemper Corporation, History. http://www.fundinguniverse.com/company-histories/Kemper-Corporation-Company-History.html
Gordon, Eleanor and Jean Nerenberg. "Chicago's Colorful Terra Cotta Facades." *Chicago History*, winter 1979-80, Vol. 8, No. 4.
Harris, Neil. *Chicago Apartments: A Century of Lakefront Luxury*. New York: Acanthus Press, 2004.
*Industrial Chicago: The Commercial Interests*. Volume IV. Chicago: The Goodspeed Publishing Company, 1894, p. 675.
"Insurance." Encyclopedia of Chicago: http://www.encyclopedia.chicagohistory.org/pages/645.html
"Insurance Exchange is Leader." *The National Underwriter*. Life Insurance Edition, December 28, 1928, p. 23.
Interview with Lesley Showers and Mary Laura Jones from the Institute of Cultural Affairs regarding history of 4750 N. Sheridan and the Ecumenical Institute/Institute of Cultural Affairs, January 6 and January 18, 2012.
"James S. Kemper & Co." *Chicago Daily Tribune*, January 24, 1947, p. 30.
"Kemper Corporation – Company History," p. 2.
"Kemper Takes 3 Floors of Emerman Building." *The Chicago Daily Tribune*, September 9, 1928, p.B1.
Mack, Robert C. "The Manufacture and Use of Architectural Terra Cotta in the United States," in *The Technology of Historic American Buildings Studies of the Materials, Craft Process and the Mechanization of Building Construction*. New York: Foundation for Preservation Technology, 1983.
"The National Underwriter." Life Insurance Edition, December 28, 1928, p. 19.
R.L. Polk & Company's 1928 Buyer's Guide of the City of Chicago, 1928, 1942, 1960 and 1968.
Sholty, Lester J. *How Chicago Insured Its Romantic Growth*. Newark, New Jersey: Bakers Indemnity Insurance Company, 1928.
Tunick, Susan. *Terra-Cotta Skyline: New York's Architectural Ornament*. New York: Princeton Architectural Press, 1997.
Uptown Square Historic District National Register Nomination, Section 8.



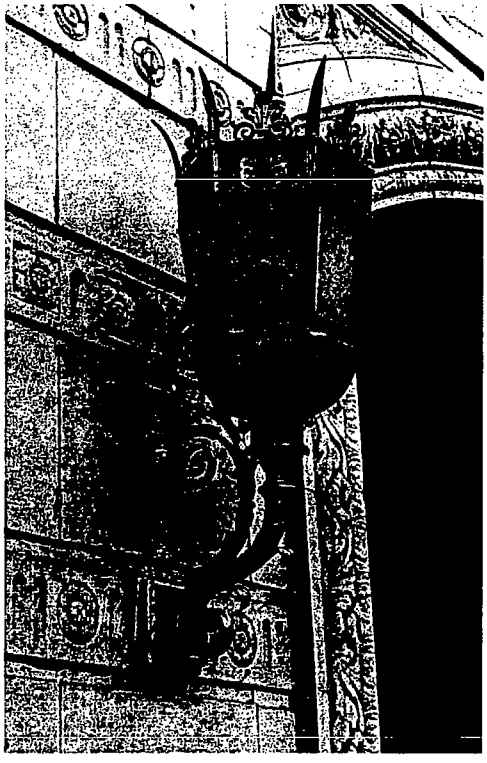
# ACKNOWLEDGEMENTS

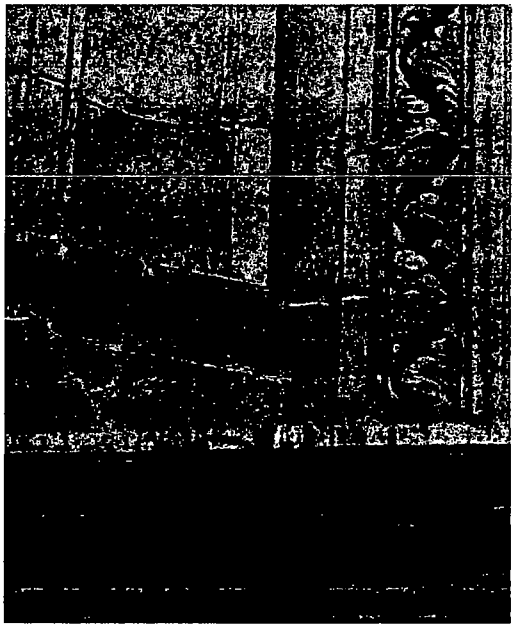
**CITY OF CHICAGO**
Rahm Emanuel, Mayor

**Department of Housing and Economic Development**
Andrew J. Mooney, Commissioner
Patricia A. Scudiero, Managing Deputy Commissioner, Bureau of Planning and Zoning
Eleanor Esser Gorski, Assistant Commissioner, Historic Preservation Division

**Project Staff**
Courtney Resnick (Benjamin Historic Consultants), research, writing and photography
Heidi Sperry, writing, editing and layout
Terry Tatum, writing and editing
Eleanor Esser Gorski, editing

**Illustrations**
From Benjamin Historic Certifications: pp. 4 (top), 14 (all), 16, 17, 18 (all), 20 (top left and bottom) and 25.
From Department of Housing and Economic Development: cover, pp. 4 (bottom), 6 (bottom), 26 and 27.
From *Chicago Daily Tribune*: pp. 9 (top right and bottom) and 11 (bottom right and left).
From Chicago History Museum, Historic Clipping File: pp. 6 (top), 9 (top) and 11 (top).
From http://chicagoarchitecture.info: pp. 6 (left) and 11 (right).
From Sharon Darling, *Chicago Ceramics and Glass*: p. 20 (top right).



**This and opposite page: Details of the Mutual Insurance Building.**

**COMMISSION ON CHICAGO LANDMARKS**
Rafael M. Leon, Chairman
John W. Baird, Secretary
Anita Blanchard, M.D.
James M. Houlihan
Tony Hu
Christopher R. Reed
Mary Ann Smith
Ernest C. Wong
Andrew J. Mooney

The Commission is staffed by the:

The Department of
**HOUSING** and
**ECONOMIC**
**DEVELOPMENT**

Department of Housing and Economic Development
Bureau of Planning and Zoning
Historic Preservation Division
33 N. LaSalle St., Suite 1600
Chicago, Illinois 60602
312.744.3200 (TEL) ~ 312.744.9140 (FAX)
http://www.cityofchicago.org/landmarks

*Printed September 2012; revised and reprinted January 2013.*

**Exhibit B**

DEPARTMENT OF HOUSING AND ECONOMIC DEVELOPMENT

CITY OF CHICAGO

November 1, 2012

Report to the Commission on Chicago Landmarks

on the

**Mutual Insurance Building**
**4750 N. Sheridan Rd.**

**The Department of Housing and Economic Development finds that the proposed designation of the Mutual Insurance Building as a Chicago Landmark supports the City's overall planning goals for the surrounding Uptown community area and is consistent with the City's governing policies and plans.**

Built in two phases between 1921 and 1927, the eight-story Mutual Insurance Building is significant as the long-time headquarters for the various insurance companies founded and operated by insurance magnate James S. Kemper. The building is one of Chicago's largest historic office buildings located in the City's outlying neighborhoods and exemplifies the historic importance of the Uptown Square commercial, retail and entertainment area. The building is finely designed and detailed in the Classical Revival architectural style with white architectural terra cotta executed by the Northwestern Terra Cotta Company.

The Mutual Insurance Building is located in the Uptown community area on Chicago's north lakefront. It is zoned B3-5, which is a community shopping district designation that is meant to accommodate a very broad range of retail and service uses, often in the physical form of shopping centers or larger buildings than are found in B1 and B2 districts. In addition to accommodating development with a different physical form than found in B1 and B2 districts, the B3 district is also intended to accommodate some types of uses that are not allowed in B1 and B2 districts. B3 districts allow residential uses above the ground floor. It is intended to be applied to large sites that have primary access to major streets.

Surrounding properties, primarily commercial or large-scale residential buildings facing either N. Sheridan Rd. or W. Lawrence Ave., are largely zoned B3-2, B3-3, or B3-5. Smaller-scale residential properties facing N. Kenmore Ave., just to the west of the property, are zoned RT-4.

The Mutual Insurance Building is well-served by public transportation. It is located at N. Sheridan Rd. and W. Lawrence Ave., where two heavily-used Chicago Transit Authority (CTA) bus routes—the #151 Sheridan and #81 Lawrence routes—intersect. The CTA Red Line Lawrence Ave. stop is 2 ½ blocks west of the property. Lincoln Park is the nearest park and is located east of the building.

There are a number of individual Chicago Landmarks and Chicago Landmark Districts in the vicinity of the Mutual Insurance Building. To the west, the Former Sheridan Trust & Savings Bank Building is located on the southeast corner of Lawrence Ave. and Broadway, while the Uptown Theater is located at 4816 N. Broadway. A little farther west is the Dover Street District, comprised largely of properties on the 4500- through 4700-blocks of N. Dover St. To the northwest are the Essanay Studios at 1333-45 W. Argyle St. and the Bachman House at 1244 W. Carmen St. To the south is the Hutchinson Street District, primarily made up of buildings on the 700- and 800-blocks of W. Hutchinson St.

The Department supports the designation of the Mutual Insurance Building as a Chicago Landmark. Preserving buildings such as this provides many long-term benefits to the City. Landmark designation encourages the preservation and rehabilitation through a range of incentives. Designation also supports economic development, employment and an enhanced property tax base. It serves as a model for sustainable development by retaining existing buildings and adapting them to modern conditions. Preservation of Chicago's architectural heritage attracts tourists and new residents as well as contributes to the quality of life for Chicago citizens.

In conclusion, landmark designation of the Mutual Insurance Building supports the City's overall planning goals for Chicago's Uptown community area and is consistent with the City's governing policies and plans.

Andrew J. Mooney
Commissioner