

United States Department of the Interior
National Park Service

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7-6-00

**NATIONAL REGISTER OF HISTORIC PLACES
REGISTRATION FORM**

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in How to Complete the National Register of Historic Places Registration Form (National Register Bulletin 16A). Complete each item by marking "X" in the appropriate box or by entering the information requested. If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and sub-categories from the instructions. Place additional entries and narrative items on continuation sheets (NPS Form 10-900a). Use a typewriter, word processor, or computer, to complete all items.

1. Name of Property

historic name: American State Bank
other names/site number: First American National Bank and Trust ; Berwyn National Bank

2. Location

street & number : 6801 Cermak Road
city or town: Berwyn vicinity: _____
state: Illinois code: 031 county: Cook zip code: 60604

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1966, as amended, I hereby certify that this nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property meets _____ does not meet the National Register Criteria. I recommend that this property be considered significant _____ nationally _____ statewide locally. (_____ See continuation sheet for additional comments.)

William J. White, SHP 7-5-2000
Signature of certifying official Date

State or Federal agency and bureau
In my opinion, the property _____ meets _____ does not meet the National Register criteria (_____ See continuation sheet for additional comments.)

Signature of Commenting or other official Date

State or Federal agency and bureau

4. National Park Service Certification

I, hereby certify that this property is
_____ entered in the National Register _____
_____ See continuation sheet
_____ determined eligible for the National Register _____
_____ See continuation sheet
_____ determined not eligible for the _____
National Register
_____ removed from the National Register _____
_____ other (explain) _____

Signature of Keeper Date of Action

5. Classification

Ownership of Property (Check as many boxes as apply)

private public-State
 public-local public-Federal

Category of Property (Check only one box)

building(s) site
 district structure
 object

Number of Resources within Property

Contributing	Noncontributing	
<u> 1 </u>	<u> 0 </u>	buildings
<u> 0 </u>	<u> 0 </u>	sites
<u> 0 </u>	<u> 0 </u>	structures
<u> 0 </u>	<u> 0 </u>	objects
<u> 1 </u>	<u> 0 </u>	Total

Number of contributing resources previously listed in the National Register N/A

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

6. Function or Use

Historic Functions (Enter categories from instructions)

Cat: Commerce/Trade Sub: Financial institution

Current Functions (Enter categories from instructions)

Cat: Vacant Sub: _____

7. Description

Architectural Classification: (Enter categories from instructions)

Classical Revival

Materials (Enter categories from instructions)

foundation: brick, concrete

roof: asphalt, tar, terra cotta, stained glass, copper

walls: brick, Indiana limestone, and granite

other: aluminum, glass block

Narrative Description (Describe the historic and current condition of the property on one or more continuation sheets.)

refer to Continuation Sheets: Section 7 , pages.1-5

8. Statement of Significance

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

- A Property is associated with events that have made a significant contribution to the broad patterns of our history
- B Property is associated with the lives of persons significant in our past

- C Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- D Property has yielded, or is likely to yield information important in prehistory or history.

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

- a owned by a religious institution or used for religious purposes.
- b removed from its original location.
- c a birthplace or a grave.
- d a cemetery.
- e a reconstructed building, object, or structure.
- f a commemorative property.
- g less than 50 years of age or achieved significance within the past 50 years

Areas of Significance (Enter categories from instructions)

Architecture
Economics
Ethnic Heritage-European

Period of Significance: 1925-1932 Significant Dates: _____

Significant Person
 (Complete if Criterion B is marked above)

Cultural Affiliation:

Architect/Builder: unknown

Narrative Statement of Significance
 Refer to Continuation Sheets, Section 8, pp. 6-17

9. Major Bibliographical References

Previous documentation on file (NPS)

- preliminary determination of individual listing (36 CFR 67) has been requested.
- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey # _____
- recorded by Historic American Engineering Record # _____

Primary Location of Additional Data

- | | |
|--|---|
| <input checked="" type="checkbox"/> State Historic Preservation Office | <input type="checkbox"/> Local government |
| <input type="checkbox"/> Other State agency | <input type="checkbox"/> University |
| <input type="checkbox"/> Federal agency | <input checked="" type="checkbox"/> Other |

Name of repository: Illinois Historic Preservation Agency, Berwyn Historical Society, Chicago Historical Society

Refer to Continuation Sheets: Bibliography: Section 9 p.18

10. Geographical Data

Acreage of Property: 13 acre

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

	Zone	Easting	Northing	Zone	Easting	Northing
1	<u>16</u>	<u>434130</u>	<u>4633230</u>	_____	_____	_____
2	_____	_____	_____	4	_____	_____

____ See continuation sheet.

Verbal Boundary Description:

The bank building and property is known as Lot 1 and the East 14 feet of Lot 2 in Oak Park Avenue and 22nd Street Subdivision of that part of Lot 3 in the Partition of the West 51.49 acres of the west half of the North-East quarter and the east 41 acres of the East quarter of Section 30, Township 39 north, Range 13 East of the Third Principal Meridian lying North of the Riverside Parkway in Cook County, Illinois.

Boundary Justification:

The boundary (approximately 50' x 118") includes the footprint of the building in all of Lot 1 and half of Lot 2 on the southwest corner of Cermak Road and Oak Park Avenue in Berwyn, Illinois and contains the entire building as it was built in 1926.

11. Form Prepared By

name/title: Maureen Gilligan, Lori Thielen, and Roger Lankford date May 4, 2000

organization:

street & number: 11333 S. Lothair Telephone: 773-239-0549
city or town: Chicago state: IL zip code: 60643

Additional Documentation

Submit the following items with the completed form:

Continuation Sheets

Maps

A USGS map (7.5 or 15 minute series) indicating the property's location
A sketch map for historic districts and properties having large acreage
or numerous resources

Photographs

Representative black and white photographs of the property

Refer to Continuation Sheets: Photo List: p. 19

Additional items (Check with the SHPO or FPO for any additional items)

Historic line drawing of the First National Bank of Berwyn, Source: *Berwyn Beacon*, January 11, 1924.
Historic photograph (copy) of the American State Bank Building, Source: *Berwyn Beacon*, November 16,
1926, *Sanborn Fire Insurance Map*, 1929, American State Bank Building, Plat of Survey, 6801 W Cermak
Road, Berwyn, Cook County, Illinois, Floor Plan sketch (not to scale) American State Bank Building

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

name: Mrs. Thomas (Vera) Bilik

street & number: 1920 Wisconsin telephone (708) 484-5794

city or town: Berwyn state: IL zip code: 60402

Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C. 470 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18.1 hours per response including the time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Chief, Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Project (1024-0018), Washington, DC 20503.

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Section 7 Page 1

AMERICAN STATE BANK

Narrative Description

The American State Bank is an impressive, two-story, rectangular brick building clad with limestone ashlar. Its balanced façade, tile and stained glass dome, elaborately carved stone decoration, and classical proportions mark it as a good example of Classical Revival architecture, a prominent style applied to commercial and public structures in the U.S. from c. 1890 through 1930. It is located in Berwyn, a historic, residential community settled along the Chicago, Burlington, & Quincy Railroad and the Old Plank Road (Ogden Avenue) approximately eight miles west of Chicago, Illinois.

The bank building, and especially its dome, dominates the southwest corner of Oak Park Avenue and Cermak Road (Twenty-second Street) dwarfing the smaller commercial development immediately adjacent to it. The intersection anchors commercial activity in Berwyn along Cermak Road and visually separates the older commercial development in Cicero from more recent development to the west. The principal entrance faces north toward Cermak Road, a busy, four-lane commercial street. The bank building shares the intersection at Oak Park Avenue with two historic, streamlined one-story commercial storefronts and a Burger King fast-food establishment. Oak Park Avenue, parallel to the building's eastern elevation, is a primary north-south artery lined with single family homes, as well as small apartment complexes. Parallel parking is available on both streets and behind the storefronts on the north side of Cermak. Cermak Road is characterized by two-part commercial buildings butted one against the other. Ample, eight-foot sidewalks skirt the storefronts. Originally isolated on the streetscape when it was completed in 1926, the bank building now shares the street with restaurants, bars, pharmacies, hardware stores and financial institutions. This intersection, and especially the bank building, represents the heart of what became the commercial corridor along Cermak. The earliest storefronts provided retail domestic products and services necessary to the growing, residential community. As the commercial district developed, it attracted an unusual number of financial institutions. It is a rare block along Cermak that does not contain a bank, a savings and loan, a loan company, a real estate office or an investment company.

American State Bank

The Twenty-second Street State Bank, incorporated in 1922, became the American State Bank when it moved to its new quarters at the southwest corner of 22nd Street (Cermak) and Oak Park Avenue in November 1925. The new building, measuring 114 feet by 118 feet, comprised the banking rooms on the corner, three stores, five apartments, and ten offices. The bank building and adjacent storefronts were built together, although they differ dramatically in style and materials and are now owned separately. The adjacent

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brick storefronts that extend west on Cermak are intact and help preserve the integrity of the setting. This nomination only includes the principal bank building, measuring 50 feet by 114 feet. It is a large, limestone-clad, rectangular brick building composed of two principal elevations with three-part symmetrical facades: the north facing Cermak and the east facing Oak Park Avenue.

Exterior

Northern elevation

The principal northern elevation has three symmetrical bays. The central entry bay contains a two-story stilted round arch flanked by broad pilasters and capped with a trefoil parapet wall all fashioned in a fine ashlar of Indiana limestone. The original, double wooden doors and accompanying sidelights have been replaced with aluminum and glass doors in their original openings. A three-part, wood-paneled transom separates the doors from the fan light at the top of the arch. The intrados has carved panels composed of large rosettes. The frieze carries a repeated decorative theme of two stylized cattle heads linked by a swag carved in bas relief in the limestone. The arch spandrel is also carved with laurel wreaths, acanthus leaf motifs, and shields. The central parapet contains an armored shield flanked by two cornucopias. The parapet wall repeats a theme of triglyphs linked by a swag. Each corner of the parapet wall ends in a volute. Centered above the keystone, a black sign with raised gold lettering identifies the "Berwyn National Bank." This sign conceals the carved panel in limestone for the American State Bank, the building's original name. The two bays flanking the central bay contain carved stone trabeated windows at the ground level with smaller corresponding windows on the second level. The hooded first floor window treatments have Corinthian brackets and once had double hung sash that have been replaced with glass blocks. The upper story window contains a single light casement, likely replacing a double hung sash protected by decorative ironwork. The original fenestration has not been modified. A small door, located adjacent to the far western window, mars the symmetry of the original façade, but is not monumentally intrusive. It is unclear when these alterations took place. A historic photograph in the *Berwyn Beacon* in 1938 indicates that the original windows were intact and the single door on the northern elevation had not been added. These alterations may have occurred in the 1945-48 period when substantial interior renovations occurred, which included the addition of air conditioning. The entire building rests on a watertable of finely worked polished gray granite approximately thirty-six inches high. A historic photograph dated to c. 1926 shows a large clock and lamp hanging from the northeast facade on the second story, which was later removed to accommodate the installation of traffic signals on the corner.

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Eastern elevation

The eastern elevation facing Oak Park Avenue is also composed of three parts, symmetrically arranged, punctuated by arched and hooded windows and door openings, and executed in limestone ashlar. The central portion contains three arched windows, approximately eight feet wide and twenty-five feet tall with stylized vouissor panels exclaiming the arch. A wide frieze claims Security, Strength, Stability among paired cattle heads and swags. A squared parapet wall punctuated by triglyphs and swags caps the length of the central section. The flanking sections have hooded door and window openings. The northern section contains only windows. The southern section nearest the arched bays has a doorway similarly decorated and now canopied by a stylized aluminum awning. Another small doorway cut into the far southeastern corner of the Oak Park façade was added later. The original double hung wood sash and casement windows have all been replaced with glass block and aluminum casement windows.

At a sufficient distance, the large projecting dome at the center of the roof is visible. The dome is clad with terra cotta tiles and flashed with copper at the oculus. In historic photographs of the building, a flagpole rises from the top of the dome. The southern elevation facing the alley has a single doorway at ground level and two newer large windows bring light to the second floor. The alley elevation remains undecorated in construction grade brick. The western elevation abuts a row of storefronts that face Cermak Road.

Interior

The entry vestibule on the north facade flows into a large central hall 50 feet wide by 125 feet deep. The rectangular room now has an open plan, but historically may have conformed to a chapel plan with three aisles. Teller cages, banking counters, and partitioned offices flanked the central banking hall. Two types of marble delineate the side aisles from the central hall. Directly opposite the entrance is the large, round opening (16' x 32') to the steel safe. Doorways on either side of the safe open to service areas. To the left, in the far corner, an opening leads to the basement stairs. The next opening on the left opens to a small stair hall with a bathroom behind the safe opposite the stairwell. To the right of the safe, the opening leads to a narrow hall, configured in the 1970s, for use as a beverage service bar. On the south wall, an iron staircase hugs the western corner and leads to the offices above the safe. Three balconies punctuate the wall and provide a glimpse into the open office area. The north wall, second floor office space is accessed from the central hall by a stairhall located to the left of the central vestibule. An additional opening to the left provides access to an exterior door on the north elevation. An opening

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to the right, in the corner, leads to another washroom. The north wall has been altered with the central balcony removed and enclosed to create a convex wall surface punctuated by a nonhistoric window.

The octagonal rib-groin vaulted dome ceiling of the central banking hall dominates the room. Above the drum, which supports the dome, eight arched segments are each pierced by three laterally arranged windows. Originally, the twenty-four windows at the base of the dome were opened and closed electrically by the touch of a button. The oculus is decorated with leaded stained glass windows. The dome and drum exhibit copious amounts of decorative plaster and gilded paint. Looking up at the dome, one views a circle (oculus) set in an octagon (drum), set in a square frame with decorative triangular plaster panels in each corner. The decorative expressions are varied and include: cable, crested, acanthus and oak leaves, pebbled, and toothed. The tall arched windows dominate the long wall on the east side of the building. At the top of this wall at either end of the room are original oil paintings of classical, romanticized landscape scenes attached directly to the walls and framed by plaster moldings. On the west wall, a plaster molding echoes the configuration of the arched windows. This wall is hung with inconsequential sepia reproductions probably not part of the original decoration (c.1926-30).

Slight water damage to the plaster decoration is evident in several places in the hall, although it appears old. A new roof was added in recent years (since 1991). On the north and south walls, approximately a door's width from each corner, are slightly projecting pilasters. As the pilasters meet the ceiling, they engage with the decorative cornice, which joins the cornice of the dome. On the pilasters, approximately 24 inches above the height of the doors, brass wall sconces with electric lights illuminated the periphery of the banking hall. One of the sconces remains on the north wall and one on the east. The original flooring down the center of the room is a light (beige) colored stone, likely marble, and matches the stone framing the safe opening. The flanking aisles are laid with light pink Tennessee marble partially obscured by asphalt tile remnants. The teller cages likely occupied these areas. On the cornice surrounding the dome, a modern system of fluorescent lighting has been added but did not alter the decorated cornice.

Integrity

According to *National Register Bulletin 16A "How to Complete the National Register Form"* historic integrity is the ability of the property to illustrate significant aspects of its past through physical features that promote the overall sense of the property's relationship to past time and place. Seven aspects of integrity are considered significant: location, design, setting, materials, workmanship, feeling, and association. The American State

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Bank building possesses a high degree of integrity based on these criteria. Although alterations to the property have occurred, especially to the fabric of some of the windows, the overall sense of design, workmanship, feeling and association are clearly present. The setting of the property has not been altered significantly since the time it was built. More properties, both historic and nonhistoric, occupy Cermak Road, but it is still a busy commercial corridor that conveys a historic association. The bank building is located on its original site. Alterations to the historic materials are largely limited to replacement of the wood sash windows with glass blocks. The fenestration of the principal facades is still intact and the alterations can be reversed. Interior changes have also occurred, but did not require the removal of the most significant historic materials, namely the ornate plaster cornices associated with the dome. Dropped ceilings, fluorescent lighting, and floor tile can all be removed and reveal the original historic material

The Building Department of Berwyn indicates that alterations to the building between 1979 and 1998 included: Tuckpointing and window replacement on the south wall, October 1991; new roof, October 1991; new electric wiring January 1992; limited drywall replacement, April 1995

The building was used by the Slovak Club of Berwyn from 1972, when the last bank left the building, until approximately 1982. The building remained vacant from 1982 until purchased by the current owner in 1991. Some of the alterations to the interior spaces likely occurred during the 1972-1982 period including the removal of the teller windows and partitioned offices spaces in the central hall; the alteration of the north wall central bay on the second floor; the addition of the beverage bar adjacent to the safe; and the addition of dropped ceilings in the north and south second floor office spaces and the florescent light fixtures in the central hall

Alterations to the bank building interior likely also occurred in the late 1940s. After assuming occupancy of the former American State Bank in 1937, the Berwyn National Bank, under the leadership of Frank Scala, substantially redecorated the interior. The exact nature of these changes is not known "The Berwyn National Bank now has one of the most modern banking quarters in this area. Beautifully redecorated interiors are now completely air conditioned (sic) and arranged for the public's greatest convenience" ¹ The

¹ *Berwyn Life*, Silver Anniversary Issue (1951): 34.

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interior redecoration, c. 1945, was closely followed by the installation of air conditioning in 1948.

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Statement of Significance

The American State Bank, also known as the Berwyn National Bank, is locally significant under Criterion A for its association with the economic history and development of Berwyn, as well as for its association with the Czech, Slovak, and Bohemian ethnic heritage of the community. The American State Bank's period of significance for Criterion A is from 1925 when the bank was constructed, to 1932, when the bank closed and was placed in receivership. Throughout the period 1910-1930 Czech, Slovak, and Bohemian migration and westward settlement from Chicago and Cicero into Berwyn substantially increased the population and housing stock in Berwyn. Local building and loan associations and banks, under the direction of Czech and Bohemian businessmen, bankers, and realtors significantly altered the landscape of Berwyn. The bank building is also locally significant under Criterion C for its Classical Revival style architecture. Its period of significance under Criterion C is 1925 when the building was constructed. The bank building is one of the best surviving examples of Classical Revival architecture associated with early twentieth century commercial growth in Berwyn.

The bank building is a singular example along Cermak Road of a dramatic period of growth in the city's history. It is the only surviving historic bank building on Cermak Road in Berwyn. The American State Bank and like competitors helped finance the residential and commercial boom that unified the two separate and older portions of Berwyn and served a distinct ethnic clientele, primarily Bohemian, Czech, and Slovak settlers. As one of the first commercial structures on Cermak Road in Berwyn, the American State Bank became the nucleus for a thriving commercial strip. The bank was an important social and political hub in the community as well. Shortly after its construction, the Berwyn City Council held meetings in the bank and many local social organizations also met there. Over the years, the bank's office space housed real estate firms, dentists, and other local professionals. After the last banking concern vacated the building (1972), the Slovak Club of Berwyn utilized the space.

The bank building is one of the few surviving examples in Berwyn associated with the settlement patterns of Bohemian and Czechoslovakian immigrants and metropolitan area residents into the Berwyn community. The American State Bank, led by Frank Topinka, an influential realtor and banker associated with several other ethnic banks in and near Berwyn, illustrates the role the ethnic bank played in settlement patterns. Topinka led the American State Bank and served as an officer for two other Czech-owned local banks that flourished before the crash of 1929. Local banking in Berwyn was decidedly Eastern European in the 1920s and Topinka and other banker/realtors helped spur the rush of

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Czech settlement into Berwyn's mass of new bungalows. His realty firm was responsible for nearly 80 percent of the loans extended between 1921 and 1928.²

The American State Bank is also significant as an important and rare example in Berwyn of the Classical Revival architectural style that was popular for civic and commercial structures before World War II. It is prominently located at the intersection of two local major arteries. As one of the earliest commercial buildings along Cermak Road, it set a precedent for commercial architecture along the corridor. None of its successors have truly rivaled its splendor or survived redevelopment. The bank building mimicked the popular styles for banking architecture of the day and compares favorably to other examples of historic commercial architecture in Berwyn. Executed in high quality Indiana limestone and imported marble, it was crafted to last and it has despite some alterations. It is clearly recognizable as an important historic commercial building much as it was more than 70 years ago when it was built.

Context Narrative

Banking and the Growth of Berwyn, 1910-1932

Berwyn's history is steeped in real estate speculation. Essentially, until the 1920s, Berwyn was a divided community speculatively developed for several different populations and by various investors. The era of development that witnessed the building of the American State Bank, Berwyn bungalows, the commercial corridor along Cermak, and culminating in the federally-sponsored construction of city hall and the township health buildings, finally cemented the two Victorian-era parts of Berwyn into one diverse community.

The earliest speculation began in 1846 when Theodore Doty purchased canal land and began constructing the Plank Road, now Ogden Avenue, between Chicago and Ottawa. Assured some form of commerce with Chicago, Thomas Baldwin, another land speculator, then purchased 347 acres in a section bounded today by Ridgeland, Harlem, Ogden, and 31st Street and named his future community LaVergne. Despite his ambitions to build an affluent and exclusive community, Baldwin needed better access. He sold a portion of his section to the Chicago, Burlington, and Quincy (CB&Q) Railroad in 1867. It was more than a decade later that a flag stop finally marked the settlement along the railroad.

², "Cermak Road's Growth Was Thing of Marvel," *The Berwyn Beacon*, 1 Sep 1938, 40.

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Baldwin made good progress laying down streets and landscaping the area with maple, ash, poplar, cedar and pine trees. Drainage ditches excavated across the township between 1869 and 1873 also greatly improved the profitability of the land, but the Panic of 1873 brought further development to a halt. In 1880, several years after Baldwin's death, a syndicate led by Chicago retailer Marshall Field bought and subdivided the land. At that time, twelve homes dotted the landscape of LaVergne.³

By the turn of the century, three separate communities had developed in the area bounded by 31st, Ogden, Lombard, and Harlem, now known as South Berwyn. Berwyn's second Victorian-era settlement resulted from the subdivision of LaVergne in 1890. Wilbur J. Andrews and Charles E. Piper, land developers linked to the CB&Q railroad, bought 106 acres along the railroad for residential development. They renamed their community Berwyn, after an affluent, pastoral residential community, Berwyn, Pennsylvania. Bounded roughly by Wesley, Kenilworth, 31st, and Ogden, the new settlement looked very much like the older LaVergne with Victorian homes and tree-lined streets. Both communities built railroad stations along the CB&Q railroad. A third settlement also occupied the area along 31st Street between East Avenue and Oak Park Avenue. Called Upsala, or "Swedetown", it was home to a small group of Swedish immigrants attracted to the area after the Illinois Central Railroad laid its track c. 1888.⁴

Another community also developed in the 1890s approximately 1.5 miles north of the South Berwyn communities. Considered a part of the Oak Park Subdivision, settlers in the area between 12th and 16th Streets and Oak Park and Ridgeland Avenues shared Oak Park schools and felt more geographically connected to its northern neighbor than to the settlements to the south. Although, Berwyn's four communities, as well as Oak Park to the north, and much of the west side of Chicago were all part of Cicero Township, north and south Berwyn were divided by a chasm of farm and open fields connected by dirt roads. The village of Oak Park formally broke its link with north Berwyn in 1899, declaring 12th Street (Roosevelt Road) as its southern boundary. Three years later, on November 5, 1901, both Berwyn and Oak Park voted to break from Cicero Township and incorporate as separate villages. The new village was called Berwyn and included Piper and Andrews' development, the older LaVergne, Upsala, and North Berwyn. The distinctive character of each of these communities remained for many years. Little

³ Isabelle Kirk, "Security, Strength, Stability: The Berwyn National Bank Building and Banking in the 1920s," *Berwyn Past-Times* 16, no. 2 (Summer 1995): 3-5. Lori Thielen, "A Short History of Berwyn" 1998, n.p.: 1-2. School of the Art Institute, "City of Berwyn Preservation Plan," (May 1999): 2-3.

⁴ "A Short History of Berwyn", 1-2. "City of Berwyn Preservation Plan", 3.

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development linked the area between 16th and 31st streets, although all four communities shared the identity and governance of Berwyn.⁵

First incorporated as a village in 1902 and then as a city in 1908, Berwyn grew rapidly. The 1910 census recorded 5,841 residents in Berwyn; by 1920 the city nearly tripled its size to 14, 150 residents; and by 1930, the population in Berwyn had expanded exponentially reaching 47, 027 city dwellers.⁶ Several factors helped fuel the growth of the west towns. Industrial plants in Cicero, such as the Grant Locomotive Works and the Western Electric Hawthorne Works, lured migrants from Chicago's ethnic west side neighborhoods to Berwyn and other western suburbs. Electric streetcars also served these western communities and made commuting to downtown Chicago feasible, although not always swift.⁷

Berwyn's rapid growth after 1910 was largely fueled by an exceptional migration of Czechs who moved to Berwyn from the west side of Chicago typically via Cicero. By 1895, nearly 60,000 Czechs were living in the Pilsen settlement bounded by 16th Street, 22nd Street, Halsted Avenue and Ashland Avenue. When large numbers of Poles began to move to Pilsen, the Czechs moved further west along 26th Street (Blue Island Avenue) into an area known as the California settlement. This area, bounded by California Avenue to the east, 14th Street and 33rd Street was the largest Czech settlement in the city by 1920. This migratory pattern, along the principal arteries of 22nd Street and 26th Street, continued further west into Cicero and Berwyn in the early 1920s.⁸

Czech settlement exhibited another distinctive characteristic. Czechs generally moved enmass and rarely migrated into non-Czech areas. By 1920, Czechs were heavily concentrated in the South Lawndale and Crawford neighborhoods on the far western boundary of Chicago and directly east of Cicero. Between 1898 and 1920, the density of Czech settlements on the west side remained consistent at 41 and 43 percent Czech foreign-born in areas where they represented 20 percent of the total population. In

⁵ *Stories of An Earlier Berwyn: Berwyn's 75th Anniversary, 1908-1983*. (Berwyn Historical Society, 1983), 13.

⁶ U.S. Department of Commerce, *Thirteenth Census, 1910, Fourteenth Census, 1920, and Fifteenth Census, 1930*.

⁷ "City of Berwyn Preservation Plan," 4,15-17. Dominic A. Pacyga and Ellen Skerrett, *Chicago, City of Neighborhoods* (Chicago: Loyola University Press, 1986) 237-240.

⁸ Peter Cohn, "Berwyn, 1910-1930: A Case Study of Suburbanization During the Inter-war Years" (Senior Thesis, University of Chicago, 1978) 22-23.

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essence, Czechs preferred to live in areas densely (at 40 percent or more) populated by their own ethnic group.⁹

As a result, Czech migrations tended to bring considerable financial and political clout for their ethnic group. The Berwyn migration of Czechs represented a third stage migration, from inner city, to west side Chicago, to the suburbs, and thus carried with it a commitment to long-term concentration and home buying. The Czechs who moved into Berwyn also shared a relatively strong socio-economic status that directly contributed to their ability to engage in significant real estate transactions and building projects. By 1930, 11,707 residents of Berwyn shared Czech parentage, representing 25 percent of Berwyn's population. Many Czech immigrants, particularly those who arrived in the U.S. between 1909 and 1919, were skilled craftsmen. In addition, of the 220 Czechs listed in the 1934 Czech Who's Who, 15 percent lived in Berwyn.¹⁰

Cooperation and partnerships among Czech financial institutions, particularly the Czech building and loan associations, builders, and individuals, led to large scale development projects and the mass production of homes between 1910 and 1930.¹¹ The area between 16th and 31st stood open for development during this period and was rapidly subdivided. Entire blocks of foundations were excavated at once for row after row of bungalows. Berwyn Manor and Berwyn Gardens are representative of these bungalow subdivisions. They accommodated a large migration of Bohemians and Czechs from Chicago's west side neighborhoods of Pilsen and Lawndale and helped define the young city as an ethnic enclave for persons from Eastern Europe. Both 22nd (Cermak) and 26th Streets developed commercially during this period and 22nd Street became known as the "Bohemian Wall Street."

Joseph Cermak and Richard Novotny, both Czech contractors, bought the 155 lots of the Berwyn Manor from Biacor Hindman, a representative of the B&O Chicago Terminal Railroad in October 1921. Cermak and Novotny financed the purchase by entering into a trust agreement with the Merchants and Loan Trust Company of Chicago. In exchange for 128 lots, they acquired \$50,000 to develop the properties. By January 1923, the developers had met their financial obligation to the Trust Company. Similar financial arrangements provided capital to other developers in Berwyn. Individuals then acquired loans from their banks or through the Czech building and loan associations. A survey of home mortgages in predominantly Czech neighborhoods of Berwyn indicate the strong

⁹ Ibid.

¹⁰ Ibid, 30-31.

¹¹ Ibid, 47.

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role that Czech building and loan associations played in enabling individual Czechs to purchase homes using their savings.¹²

The Twenty-Second Street Bank, renamed the American State Bank in October 1925, provided many of the mortgages to this largely working-class community. During the 1920s, the bank was one of five operating in Berwyn.¹³ In the seven years between 1921 and 1928, more than \$5,000,000 was spent on more than 20,000 homes, apartments, and store buildings. Frank Topinka, the president of the American State Bank, financed approximately \$2,000,000 loans through his firm, Topinka Realty Company and his bank, both operated out of the Twenty-second Street building complex.¹⁴ For example, Victor Sramek, a real estate businessman, bought property at the corner of 21st and Gunderson in 1924 by personally borrowing \$8,000 from the Twenty-second Street State Bank of Berwyn and agreeing to pay the principal back in one payment due in five years. Sramek's significant income, as a real estate businessman, allowed him greater latitude than most individuals who generally paid for mortgages in weekly installments.¹⁵

The economic slump that immediately followed World War I caused many financial institutions, particularly small-scale banks in Chicago, to stumble and for some, eventually to fail. Several large banks also came close to failure and were only saved through merger and cooperation in the industry. Financial instability among banks fueled more mergers and quickly created a dilemma: banking monopolies. To combat the deleterious effects of bank mergers and monopoly, the State of Illinois lowered the requirement for capitalization of private banks in 1923. Numerous banks began to open outside the city and in residential neighborhoods, largely supported by real estate transactions. In Berwyn, real estate loans substantially strengthened bank portfolios during the 1920s. For example, in 1926, five banks operated in Berwyn with resources ranging between \$600,000 to \$1.3 million. All of the banks carried substantial amounts of real estate loans representing between 10 and 20 percent of their business.¹⁶ From 1917 to 1927, the population of the suburbs increased from 1.5 million to 2.7 million while the population of Chicago decreased from 848,000 to 700,000. The *Chicago Real Estate News* touted the growth of western suburbs such as Naperville, Oak Park, and Berwyn in its 1926-1928 issues. *The Chicago Banker* also noted that "Berwyn, Oak Park, Evanston, and Cicero are

¹² Cohn, "Berwyn 1910-1930", 49, 60-61.

¹³ "City of Berwyn Preservation Plan," 4, 15-16. Pacyga and Skerrett, 237-40. Kirk, "Security, Strength, Stability", 3. Berwyn City Directory, 1926-7.

¹⁴ *Berwyn Beacon*, September 1, 1938, 40.

¹⁵ Cohn, "Berwyn, 1910-1930", 63.

¹⁶ *Berwyn Beacon*, October 29, 1926, n.p.

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among the leading Chicago suburban cities in which home ownership excels. "These cities . . . also [have] a large number of the most rapidly growing banks in the suburban district."¹⁷

Although branch banking was not at this time explicitly forbidden, it was considered imprudent by financial analysts. Yet, many solvent banks engaged in funding independent banks in the outlying areas often sharing the same bank officers and shareholders as the city banks. By 1929, the Foreman National Bank of Chicago had affiliations with 14 outlying banks. Since Alfred Foreman was mentioned as a featured speaker at the opening ceremonies of the American State Bank, it is likely that this was one of the banks affiliated with Foreman National Bank of Chicago.¹⁸

The American State Bank was the first financial institution to make its home on Cermak Road in Berwyn. Throughout the 1920s and 1930s, Cermak Road attracted other commercial properties including the post office (1940), numerous two-part, terra cotta clad commercial buildings, and a magnificent movie palace, now demolished. Development along Cermak Road was sporadic in 1919 according to Sanborn Fire Insurance Maps of the city. Lots were subdivided along the corridor and sewer pipes laid in anticipation. In fact, at the border between Cicero and Berwyn, brick commercial structures along Cermak abruptly end. No commercial development had occurred by 1919 along Cermak in Berwyn, although dwellings lined the streets of Berwyn. Sanborn maps indicated that by 1929, Cermak Road in Berwyn is clearly a commercial corridor. Development is particularly massed at the intersection of Oak Park Avenue and Cermak. The Bank building is the largest structure in the vicinity occupying two full lots. Stores and offices and one filling station make up the rest of the businesses directly east and west of the bank.¹⁹

Frank Topinka, a realtor and President of the American State Bank, was touted by the *Berwyn Beacon* as a Berwyn pioneer personally responsible for the development of homes in the community and businesses along Cermak Road.²⁰ He emigrated from Bohemia to Chicago in 1897 at the age of twelve. Topinka first worked as a bookkeeper for a Chicago realtor, Frank Kirchman, who later developed a six-block subdivision on Harlem Avenue in Berwyn and operated the Western State Bank on 22nd Street in Chicago. In 1903,

¹⁷ *The Chicago Banker*, October 23, 1926: 12.

¹⁸ *Berwyn Beacon*, November 26, 1926, n.p.

¹⁹ *Sanborn Fire Insurance Maps*, Berwyn, 1919 & 1929, Microfilm, Chicago Public Library.

²⁰ *Berwyn Beacon*, September 1, 1938: 40.

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Topinka took his first position in a bank as cashier for Lawndale National Bank, where he stayed for eleven years. In 1912, Topinka turned his interests back to real estate. During the next ten years, he handled more than six hundred real estate loans in Berwyn, Cicero and Chicago. Topinka then went on to organize both the Twenty-Second Street Bank (later the American State Bank), the Oakwyn State Bank, both in Berwyn, and the First State Bank of Fox River Grove.²¹ As an officer for three banks, Mr. Topinka was a trusted and prominent citizens in Berwyn.

Banking in Berwyn rose in the flush of prosperity of the early twenties. In early 1923, the *Berwyn Beacon* reported the earnings and holdings of four banks: the 22nd Street Bank, the Berwyn State Bank, the Berwyn Trust and Savings Bank, and the 12th Street Bank. By 1925, two additional banks had joined these: the Oakwyn and the First National Bank of Berwyn. Within months, the Ridgeland State Bank would also join this fraternity. Each of these institutions witnessed outstanding growth before 1929. The Berwyn State Bank held more than \$1 million in assets in 1923 and grew to \$2 million by 1929. Likewise, the American State Bank held approximately \$117,000 in assets in 1923, which grew to \$1.9 million by 1929.

In 1926, the *Berwyn Beacon* reported on the conditions of the existing five banks in Berwyn. Several characteristics of the banks are noteworthy; especially the dominant role Czech and Bohemian individuals played in the Berwyn financial community. The American State Bank, led by Frank C. Topinka, a Bohemian, was led primarily by officers of Eastern European origin: Albert Novotny, Cashier, Joseph Z. Klenha, Vice President, and Charles E. Zitnik, Assistant Cashier. The Oakwyn State Bank, also led by Topinka, had a strongly Czech directorate: Topinka, Charles Zitnik, Albert Novotny, Joseph Bokr, Joseph Razim, and John Kriza. The Ridgeland State Bank, opened in March 1926, and the Twelfth Street Bank also illustrate the strong role Czechs played in Berwyn's financial institutions. Frank Krajic organized the Ridgeland State Bank and served as Executive Vice President for the Twelfth Street Bank. The Twelfth Street Bank, organized in 1916, evolved much as the community had with Czechs increasingly taking prominent positions on the Board of Directors. By 1926, the Board included four directors of Czech descent among the ten seated directors.²²

²¹ *Chicago Banker*, November 26, 1925, Chicago Illinois.

²² Francis M. Huston, *Financing An Empire: A History of Banking in Illinois* (Chicago: S. J. Clarke Publishing Company, 1926), 213, 219, 221-223.

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Bankers Frank J. Krajic and Frank C. Topinka both cut their teeth as cashiers for the Lawndale State Bank, in the predominantly Czech community of Lawndale. Krajic moved in 1923 to the Twelfth Street Bank and then organized the Ridgeland State Bank in 1926. The Board of Directors of the Ridgeland State Bank also reflected its ties to the growing Czech community in Berwyn. Although native born, Krajic maintained a strong ethnic affiliation in his social and financial dealings. He was an active member of the Bohemia Club and served on the membership committee for the Czecho-Slovak Bankers Club. Thus, he was in a favorable position to assist his fellow Czechs in their real estate transactions.

James Popp, born in Czecho-Slovakia in 1873, migrated to Chicago in 1895. After establishing himself in the manufacture of pearl buttons in Chicago, he sought out additional investments. Popp was one of the organizers of the Oak Park Building and Loan Association in 1914 and then moved to a directorate position on the Twelfth Street Bank board. He became Vice-president of the bank in 1922. His real estate interests included the development of residences and apartments in Riverside and Berwyn. Popp also maintained membership in two Bohemian lodges in Oak Park and Berwyn.²³

In essence, all of the Czech bankers assisted in the growth of Berwyn's development in the interwar years. Although most of the Czech building and loan associations were based in Chicago, it is clear that many of Berwyn's important banking institutions migrated from city banks to the community. In 1920, more than half of the building and loan associations registered in the city were Czech. This abundant source of financial capital, contributed in part by depository savings of individuals, provided the source of loan funds on relatively easy terms to members who wanted to buy property.²⁴

This rush to build and finance real estate development came to an abrupt halt with the crash of the stockmarket in 1929. Few banks throughout the nation survived unscathed. All the banks of Berwyn, including the American State Bank, succumbed in the financial crisis that followed the crash, despite considerable confidence in the banking news of their stability. The Berwyn State Bank, which had just increased its capital investment in June 1930, closed in July 1931. In 1930, four banks - the American, the Ridgeland, the Oakwyn, and the First National Bank and Trust - two affiliated with Topinka and all Czech, were forced to merge to remain solvent and to avoid bank runs. Reopened as the First American National Bank and Trust, it conducted business in the American State

²³ Huston, *Financing An Empire*, 222-223.

²⁴ Cohn, "Berwyn 1910-1930", 49.

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Bank building In June 1932, this combined bank also closed and was placed in receivership to divide its assets. Finally, in September 1933, the last bank, Berwyn Trust and Savings Bank, closed its doors for good. Thus, from September 1933 until July 1937, no banks operated in Berwyn. The American State Bank building however, had one more bank in her and testifies to the power of the building itself to instill confidence. In July 1937, the Berwyn National Bank, headed by Frank Skala, another Czech banker, opened its doors. It was the only bank in Berwyn that emerged from the crash and reinstated local banking in Berwyn.²⁵

Stability, Strength and Security: Classical Revival Banks in Berwyn

The American State Bank is a fine example of Classical Revival architecture commonly used for commercial and public buildings in the U.S. in the early part of the twentieth century. The building's symmetry, classical proportions, restrained decorative details, and high quality materials altogether mark it as a superior example of its type. Although neither an architect nor builder could be attributed to the building's construction, the craftsmanship of the stone carving on the exterior is particularly exemplary and the interior decorative detailing expresses well the intent of restrained classicism.

The Columbian Exposition of 1893 in Chicago had a profound effect on the direction of architectural styles in the Midwest. While new technologies allowed for taller and larger buildings, applying the decorative details remained much debated. The more conservative architects and developers chose classical themes as the predominant architectural expression for the Exposition buildings. Their choices fueled a general interest in classical revival for both commercial and municipal buildings for years to come. Only two structures survive from the Exposition of 1893—the Art Institute of Chicago (1892-3) by Shepley Rutan and Coolidge and the Field Museum (1893) by D.H. Burnham & Co. Both are prime examples of the Beaux Arts Classicism of the period: clad in Indiana limestone and decorated with classical elements such as trabeated or arched doorways and windows, colossal columns, oversized cornices, and decorative carved friezes. This stylistic trend continued into the early twentieth century and found an eager audience in the halls of finance in Chicago and its suburbs, for example—the Federal Reserve Bank, Continental Illinois Bank, the Pinnacle Bank in Cicero and Oak Park, and the Ridgeland State Bank (now Elk's Club) in Berwyn.

As an outgrowth of this interest in classical forms and expressions, the Classical Revival style incorporates many elements of the Beaux Arts Classicism but is significantly

²⁵ Kirk, "Security, Strength, Stability," 4.

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restrained and frequently utilizes terra cotta decorative features and brick veneers rather than ashlar or fine stones. Throughout the financial world, the Classical Revival style was freely applied to the numerous new bank buildings constructed in the 1920s. The May 1928 issue of *The Architectural Record* is devoted to the architecture of small banks throughout the country, which are largely Classical Revival in expression. *Architectural Forum* also devoted issues to bank architecture during the period. They are all a variation on the classical theme.²⁶ Clearly, the style was thought to impart a timeless integrity and nobility, and bankers applied it by the score. The choice of the Classical Revival theme for this building is a direct reflection of the prevalent themes in both bank and civic architecture nationally.

The American State Bank clearly represents this taste for classical revival. The bank is an admirable example of the vault compositional type, popular for bank designs in the 1920s. Earlier in the century, this compositional type was preferred by Louis Sullivan and other prairie school architects for banks designs (i.e., National Farmer's Bank, Owatonna, Minnesota, 1906-8, L.H.S.; People's Savings and Loan Association, Sidney, Ohio, 1916-18, L.H.S.) The classical decorations of the bank embody the distinctive characteristics of Beaux-Arts Classicism and Classical Revival. The organization of the interior mimics many from the period utilizing a central hall plan with flanking teller cages placed within a vaulted space. Sullivan and others utilized this form and likely sought inspiration from ecclesiastical references.²⁷ The design and materials of the bank continue to command attention on this locally significant intersection.

The Classical Revival style was applied liberally to bank buildings in Berwyn in the 1910s and 1920s. The Twelfth Street Bank, 6227 W. Roosevelt, was one of the earliest banks in Berwyn to apply the form. Built in 1916, this one-story bank building is understated, executed in limestone ashlar with fireproof brick construction. Its principal elevation faces north on 12th Street and is marked by classical proportions, Doric columns, and a plain entablature. It is one of three Classical Revival bank buildings still extant in Berwyn. It is currently used as a storefront church.

The First National Bank building, owned and operated by Bohumir Kryl, was constructed in 1923-24 for approximately \$110,000. Formerly located at 6307-09 West Twenty-second Street, it directly rivaled the American State Bank in location. The First National

²⁶ "Portfolio of Current Architecture featuring Small Bank Architecture," *The Architectural Record* 63 (May 1928): 409-39. *Architectural Forum* 38 (June 1923) and 48 (June 1928).

²⁷ Lauren S. Weingarten, *Louis H. Sullivan: The Banks*, MIT Press, Cambridge, 1987, p. 14.

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Bank building was a fine example of Classical Revival form and style. Two stories in height, its Ionic columns supported a broad classical pediment and its tri-partite facade closely matched the American State Bank façade, including the cattle head swags as a decorative motif. The bank building was considerably altered in 1954 for use as a retail store and was demolished by 1973.

The Ridgeland State Bank building, located at 2600 Ridgeland, represents yet another variation on the Classical Revival theme. Constructed in 1925 under the direction of Thomas M. Filas, Architect, the bank building presents a dramatic façade facing east on Ridgeland Avenue. Four pairs of Corinthian columns support a broad plain entablature. Three bays punctuate both the first and second story. Built of Bedford stone, it is similar in proportion to the American State Bank, covering a lot 50 feet by 115 feet. Currently occupied by the Elks Lodge, the building's exterior is largely intact.

Several other bank buildings in Berwyn have survived modern improvements and redevelopment pressures. The most notable are the Berwyn Trust and Savings Bank located at 6801 Stanley, and the Berwyn State Bank located at 6804 Windsor Avenue. These buildings adopted more modern architectural motifs. Although none of these buildings currently serve as bank buildings, they represent the spurt of bank building activity in Berwyn during the early 1920s. Another Topinka bank located at Roosevelt Road and Oak Park Boulevard, known as the Oakwyn State Bank, was described as a classical building and compared favorably to the American State Bank in architectural style and bank building typology. It is no longer extant.

Commercial properties, often with second and third story apartments and office space, also applied elements of the Classical Revival architectural style, especially along Cermak Road. Few of these buildings rival the exceptional architectural expression of the American State Bank, or the other extant Classical Revival banks in Berwyn, but are included for comparison purposes.

The property located immediately west of the American State Bank building at 6805-09 Cermak Road, and built at the same time to serve as commercial offices for Frank Topinka's realty firm, exhibits strong Classical Revival stylistic influences. This two-part commercial building has first floor commercial storefronts, most considerably altered, and intact second story apartments and office spaces. The principal elevation, executed in brick, faces north and features elaborated stone decorative elements including a plain cornice, stone panels above the paired windows with carved swags, an off-set two-story

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stairwell with arched stone openings, a steeply pitched tile roof, and triangular decorative stone parapets above the cornice simulating gabled dormers.

One of the best non-bank commercial structures built in the Classical Revival style is located at 6626-28 Cermak Road. It is occupied by a travel agency and realtor. This modest, two-part commercial building is clad in terra-cotta and exhibits strong classical elements including: an arched stone and terra-cotta entry flanked by pilasters and surmounted by a single bay with a stylized classical pediment; a strong bold cornice, largely plain, and a terra-cotta balustrade with decorative urn finials on each post and punctuated by a decorative parapet panel. The four paired bays are symmetrical and set off by two identical carved panels. The storefronts appear intact with minor alterations to the transom windows.

Another example of Classical Revival architectural expression is located at 6226 W. Cermak Road. This brick building, although not finely executed, has some exuberant and well-designed decorative stonework. The paired openings punctuating the storefronts are classically well proportioned with pilasters and a heavy, plain entablature. A decorative stone balustrade surmounts each entry. The round-headed second floor windows are alternately decorated with patterned blond bricks and stone and flanked by stone cartouches. A heavy, plain cornice intercepts applied quoins which rest on finely carved pilasters. Although a number of the storefronts have been altered, the building retains much of its historic character.

The commercial building at 6239 W. Cermak typifies many along the corridor. It exhibits simple, classical elements applied to brick buildings in either stone or terra cotta. Also typical, is the storefront alteration evident in this building. The corner storefronts of the building, although altered, are open and not covered and at least one historic entrance survives. The second story retains most of its original features and points to the building's restrained use of decoration. A dark red brick mimics pilasters flanking the windows. A stone veneer surround with a quoined edge accentuates the bowed, three-part windows. The brick parapet has a plain but heavy stone cornice, and is punctuated by stone decorative panels.

The commercial buildings at 6300 and 6318 W. Cermak also typify a type of commercial Classical Revival architecture in Berwyn. These corner buildings are large, often three stories, with rounded corners, light brick, with a restrained use of decoration, approaching the sleeker, streamlined styles of the Moderne architectural style. Both 6300 W. Cermak and 6318 have clear classical precedents and decoration, but their mass and shape indicate

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a movement away from the classical decorative expression evident in the Berwyn's bank buildings. The building at 6318 sparingly uses terra cotta to introduce classical details along its cornice lines, on the parapet wall, as keystone emphasis above each window, and through trabeated entries. The commercial building at 6300 has more pronounced classical elements than 6318, including a pediment embedded into the parapet wall, which is also punctuated by laurel swags. The storefronts for 6300 are also more intact than the other structure.

Clearly, the Classical Revival architectural style found a wide and approving audience in Berwyn during the 1920s. Since so much of Berwyn's commercial development occurred during this decade, the commercial buildings along its principal artery, Cermak Road, often exhibit the same architectural expression although executed in a variety of ways. The American State Bank building, within this context, stands out as a superior example of the type and style of architecture clearly well represented in Berwyn.

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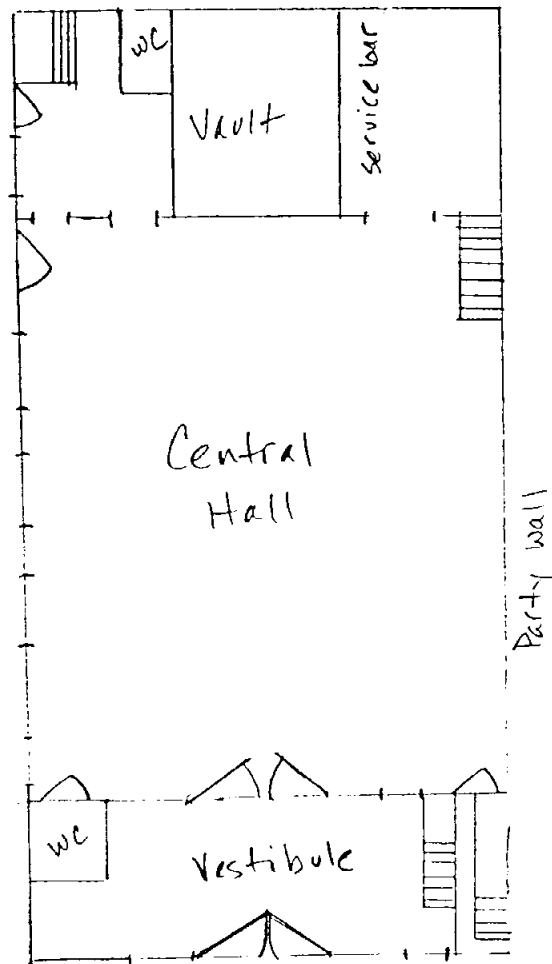
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Floor Plan Sketch



Not to scale