



August 26, 2021

Ms. Angela Calvillo, Clerk of the Board of Supervisors  
Honorable Supervisor Peskin  
Board of Supervisors  
City and County of San Francisco  
City Hall  
1 Dr. Carlton B. Goodlett Place, Room 244  
San Francisco, CA 94102  
Via email only: angela.calvillo@sfgov.org

Re: **Transmittal of Planning Department Case Number 2021-002831DES**  
**One Montgomery Street (aka 1-25 Montgomery Street, Crocker National Bank Building) Landmark**  
**Designation**  
BOS File No. 201404

Dear Ms. Calvillo and Supervisor Peskin,

On August 4, 2021, the San Francisco Historic Preservation Commission (hereinafter “HPC”) conducted a duly noticed public hearing at a regularly scheduled meeting to consider Supervisor Peskin’s ordinance (Board File No. 201404) to landmark One Montgomery Street (aka 1-25 Montgomery Street, Crocker National Bank Building) including its ornate interiors. On January 26, 2021, the Board of Supervisors adopted Resolution No. 011-21 initiating landmark designation of the Crocker National Bank Building. At the hearing, the HPC voted to approve a resolution to recommend landmark designation pursuant to Article 10 of the Planning Code.

The proposed amendments have been determined to be categorically exempt from environmental review under the California Environmental Quality Act Section 15060(c)(2).

Please find attached documents related to the HPC’s action. Also attached is an electronic copy of the proposed ordinance, drafted by Deputy City Attorney Andrea Ruiz-Esquide. If you have any questions or require further information, please do not hesitate to contact me.

Sincerely,

Aaron D. Starr  
Manager of Legislative Affairs

Cc: Andrea Ruiz-Esquide, City Attorney's Office  
Lee Hepner, Legislative Aide  
Erica Major, Office of the Clerk of the Board  
Frances McMillan, Planning Department, Acting P-IV Landmarks  
Pilar LaValley, Planning Department  
[board.of.supervisors@sfgov.org](mailto:board.of.supervisors@sfgov.org)  
[bos.legislation@sfgov.org](mailto:bos.legislation@sfgov.org).

Attachments:

Draft Article 10 Landmark Designation Ordinance  
Planning Department Executive Summary dated July 28, 2021 Article  
10 Landmark Designation Fact Sheet – One Montgomery Street  
Historic Preservation Commission Resolution No. 1195 - separate PDF

1 [Planning Code - Landmark Designation – One Montgomery Street (aka 1-25 Montgomery  
2 Street) (Crocker National Bank Building)]

3 **Ordinance amending the Planning Code to designate One Montgomery Street (aka 1-25**  
4 **Montgomery Street), Crocker National Bank Building, Assessor's Parcel Block No.**  
5 **0292, Lot Nos. 001A and 002, as a Landmark consistent with the standards set forth in**  
6 **Article 10 of the Planning Code; affirming the Planning Department's determination**  
7 **under the California Environmental Quality Act; and making public necessity,**  
8 **convenience, and welfare findings under Planning Code, Section 302, and findings of**  
9 **consistency with the General Plan and the eight priority policies of Planning Code,**  
10 **Section 101.1.**

11 NOTE: **Unchanged Code text and uncodified text** are in plain Arial font.  
12 **Additions to Codes** are in *single-underline italics Times New Roman font*.  
13 **Deletions to Codes** are in *strikethrough italics Times New Roman font*.  
14 **Board amendment additions** are in double-underlined Arial font.  
15 **Board amendment deletions** are in ~~strikethrough Arial font~~.  
16 **Asterisks (\* \* \* \*)** indicate the omission of unchanged Code  
17 subsections or parts of tables.

18 Be it ordained by the People of the City and County of San Francisco:

19 Section 1. Findings.

20 (a) CEQA and Land Use Findings.

21 (1) The Planning Department has determined that the Planning Code  
22 amendment proposed in this ordinance is subject to a Categorical Exemption from the  
23 California Environmental Quality Act (California Public Resources Code Sections 21000 et  
24 seq., hereinafter "CEQA") pursuant to Section 15308 of California Code of Regulations, Title  
25 14, Sections 15000 et seq., the Guidelines for implementation of the statute, for actions by  
regulatory agencies for protection of the environment (in this case, landmark designation).  
Said determination is on file with the Clerk of the Board of Supervisors in File No.

1 \_\_\_\_\_ and is incorporated herein by reference. The Board of Supervisors affirms  
2 this determination.

3 (2) Pursuant to Planning Code Section 302, the Board of Supervisors finds that  
4 the proposed landmark designation of One Montgomery Street (aka 1-25 Montgomery Street),  
5 Assessor's Parcel Block No. 0292, Lot Nos. 001A and 002, will serve the public necessity,  
6 convenience, and welfare for the reasons set forth in Historic Preservation Commission  
7 Resolution No. \_\_\_\_\_, recommending approval of the proposed designation.

8 (3) The Board of Supervisors finds that the proposed landmark designation of  
9 One Montgomery Street is consistent with the General Plan and with Planning Code Section  
10 101.1(b) for the reasons set forth in Historic Preservation Commission Resolution No.  
11 \_\_\_\_\_.

12 (b) General Findings.

13 (1) On January 12, 2021, the Board of Supervisors adopted Resolution No.  
14 011-21, initiating landmark designation of One Montgomery Street as a San Francisco  
15 Landmark pursuant to Section 1004.1 of the Planning Code. On January 22, 2021, the Mayor  
16 approved the resolution. Said resolution is on file with the Clerk of the Board of Supervisors in  
17 File No. 201404.

18 (2) Pursuant to Charter Section 4.135, the Historic Preservation Commission  
19 has authority "to recommend approval, disapproval, or modification of landmark designations  
20 and historic district designations under the Planning Code to the Board of Supervisors."

21 (3) The Landmark Designation Fact Sheet was prepared by Planning  
22 Department Preservation staff. All preparers meet the Secretary of the Interior's Professional  
23 Qualification Standards for historic preservation program staff, as set forth in Code of Federal  
24 Regulations Title 36, Part 61, Appendix A. The report was reviewed for accuracy and  
25 conformance with the purposes and standards of Article 10 of the Planning Code.

1 (4) The Historic Preservation Commission, at its regular meeting of August 4,  
2 2021, reviewed Planning Department staff's analysis of the historical significance of One  
3 Montgomery Street set forth in the Landmark Designation Fact Sheet dated \_\_\_\_\_.

4 (5) On August 4, 2021, after holding a public hearing on the proposed  
5 designation and having considered the specialized analyses prepared by Planning  
6 Department staff and the Landmark Designation Fact Sheet, the Historic Preservation  
7 Commission recommended designation of One Montgomery Street as a landmark consistent  
8 with the standards set forth in Section 1004 of the Planning Code, by Resolution No.  
9 \_\_\_\_\_. Said resolution is on file with the Clerk of the Board in File No. \_\_\_\_\_.

10 (6) The Board of Supervisors hereby finds that One Montgomery Street has a  
11 special character and special historical, architectural, and aesthetic interest and value, and  
12 that its designation as a Landmark will further the purposes of and conform to the standards  
13 set forth in Article 10 of the Planning Code. In doing so, the Board hereby incorporates by  
14 reference the findings of the Landmark Designation Fact Sheet.

15  
16 Section 2. Designation.

17 Pursuant to Section 1004 of the Planning Code, One Montgomery Street (aka 1-25  
18 Montgomery Street), Crocker National Bank Building, Assessor's Parcel Block No. 0292, Lot  
19 Nos. 001A and 002, is hereby designated as a San Francisco Landmark consistent with the  
20 standards set forth in Section 1004. Appendix A to Article 10 of the Planning Code is hereby  
21 amended to include this property.

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1 Section 3. Required Data.

2 (a) The description, location, and boundary of the Landmark site consists of the City  
3 parcels located at One Montgomery Street (aka 1-25 Montgomery Street), Assessor's Parcel  
4 Block No. 0292, Lot Nos. 001A and 002, in San Francisco's Financial District.

5 (b) The characteristics of the Landmark that justify its designation are described and  
6 shown in the Landmark Designation Fact Sheet and other supporting materials contained in  
7 Planning Department Record Docket No. 2021-002831DES. In brief, One Montgomery Street  
8 is eligible for local designation as it is associated with events that have made a culturally and  
9 historically significant contribution to the broad patterns of San Francisco history and it  
10 embodies the distinctive characteristics of a type, period, or method of construction and is  
11 work of a master architect and a master craftsman. Specifically, designation of One  
12 Montgomery Street is proper given its association with reconstruction in the Financial District  
13 following the 1906 Earthquake and Fire. The building is also architecturally and historically  
14 significant as an excellent and well-preserved example of an early twentieth century banking  
15 temple in the Italian Renaissance Revival-style, with grand interiors that exhibits high artistic  
16 value, was designed (in its first phase) by recognized master architect Willis Polk, and  
17 includes the work of master craftsman Arthur Putnam.

18 (c) The particular features that should be preserved, or replaced in-kind as determined  
19 necessary, are those generally shown in photographs and described in the Landmark  
20 Designation Fact Sheet, which can be found in Planning Department Record Docket No.  
21 2021-002831DES, and which are incorporated in this designation by reference as though fully  
22 set forth herein. Specifically, the following features shall be preserved or replaced in kind:

23 (1) All those historic exterior elevations, form, massing, structure, rooflines,  
24 architectural ornament, and materials of One Montgomery Street on Montgomery and Post  
25 street elevations, identified as:

- 1 (A) Prominent corner location with building built to lot lines;
- 2 (B) Sierra Granite and limestone cladding;
- 3 (C) Open air rotunda at the corner, containing arched entries that access
- 4 the banking hall, paired Tuscan columns on pedestals, steps leading from the sidewalk to the
- 5 rotunda, granite flooring with inscribed lettering, coffered ceiling, and hanging pendant light
- 6 fixture;
- 7 (D) Double-height first story with arched window openings and windows
- 8 with large expanses of glass;
- 9 (E) Fluted spandrel and medallions at recessed rectangular windows at
- 10 second story;
- 11 (F) Metal window and door mullions and surrounds with decorative
- 12 moldings by Arthur Putnam at both interior and exterior;
- 13 (G) Classical features executed in granite including columns, engaged
- 14 pilasters, and Tuscan entablature with composite-curved molding profile, featuring an
- 15 astragal, or half-rounded, profile surmounted by a cyma reversa, or alternating concave and
- 16 convex, profile, and capped by a cavetto, or curved, profile;
- 17 (H) Sheet copper canopy at Post Street secondary entrance with
- 18 decorative motifs by Emily Michels;
- 19 (I) Secondary entries at Post and Montgomery Streets;
- 20 (2) The character-defining interior features of One Montgomery Street are those
- 21 depicted in photos and written description in the Landmark Designation Fact Sheet, including:
- 22 (A) 1908 Elevator Lobby:
- 23 (i) Travertine flooring with black marble border;
- 24 (ii) Marble wainscot;
- 25

- 1 (iii) Marble spiral staircase with bronze squirrel capping the newel  
2 post of staircase;
- 3 (iv) Decorative bronze balustrades and balcony at mezzanine;  
4 (v) Plaster egg and dart cornice;  
5 (vi) Plaster ceiling coffering with rosettes, intervening plaster  
6 meander motif and rosettes at the ceiling;
- 7 (vii) Mail chute with bronze and glass detailing;  
8 (viii) Paneled bronze elevator surrounds;
- 9 (B) 1908 Banking Hall:
- 10 (i) Large, open, high-ceiling room;  
11 (ii) Travertine flooring with black marble border;  
12 (iii) Marble wainscot;  
13 (iv) Fluted plaster square columns with capitals and marble base;  
14 (v) Plaster ceiling octagonal coffering with rosettes;  
15 (vi) Engaged plaster pilasters along north wall, marking original  
16 mezzanine location, with marble base with black boarder;
- 17 (vii) Angled north wall where 1908 banking hall meets rear side of  
18 elevator;
- 19 (viii) Metal grille doorway leading from 1908 banking hall into 1920  
20 banking hall;
- 21 (ix) Metal window and door surrounds and mullions with  
22 decorative moldings by Arthur Putnam;
- 23 (C) 1920 Banking Hall, a large, open, high-ceiling room with:  
24 (i) Teller “wickets” or counters / windows (lower portion with  
25 marble panels intact – upper portion at window has been altered);



- 1 (ii) Centrally placed, raised “officer’s podium” area that
- 2 corresponds to skylight above with low marble wall surrounding (wall has been infilled in some
- 3 locations);
- 4 (iii) Another raised “officer’s podium” with low marble wall at far
- 5 west wall;
- 6 (iv) Blind arches at far west wall that correspond to original
- 7 windows that once faced onto Lick Alley;
- 8 (v) Stairway just inside banking hall along east wall that goes to
- 9 basement;
- 10 (vi) Marble stairway at east wall at Montgomery Street entry;
- 11 (viii) Clock set into marble stairway at east wall at Montgomery
- 12 Street entry;
- 13 (ix) Marble information counter just inside lobby from the rotunda
- 14 entrance;
- 15 (x) Travertine flooring with black marble border;
- 16 (xi) Marble wainscot;
- 17 (xii) Fluted plaster square columns with capitals;
- 18 (xiii) Plaster ceiling coffering with rosettes;
- 19 (xiv) Paneled bronze doors and marble door surrounds;
- 20 (xv) Brass hand railings at stairs;
- 21 (xvi) Bronze air duct covers;
- 22 (xvii) Marble and brass torchieres;
- 23 (xviii) Marble benches and writing desks;

24 (D) Mezzanine:

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1 (i) Stairwell and balcony with similar features to main 1908  
2 elevator lobby stairwell including marble flooring, wainscot, and decorative railing;

3 (E) Second Floor:

4 (i) Stairwell in 1908 section with similar features to lobby stairwell  
5 including marble flooring, wainscot, and decorative railing;

6 (ii) Windows looking out to the skylight of 1920 banking hall;

7 (iii) Footprint of skylight and circulation space around the skylight;

8 (F) Basement:

9 (i) Spiral stairwell with similar features to lobby stairwell, including  
10 marble flooring, wainscot, and decorative railing;

11 (ii) Lobby for elevator and spiral stair;

12 (iii) Main vault (originally the safe deposit vault) at foot of stairs  
13 with its surrounding decorative cage; and

14 (iv) East stair to 1908 banking hall.

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Section 4. Effective Date.

This ordinance shall become effective 30 days after enactment. Enactment occurs when the Mayor signs the ordinance, the Mayor returns the ordinance unsigned or does not sign the ordinance within ten days of receiving it, or the Board of Supervisors overrides the Mayor's veto of the ordinance.

APPROVED AS TO FORM:  
DENNIS J. HERRERA, City Attorney

By: /s/ Andrea Ruiz-Esquide  
ANDREA RUIZ-ESQUIDE  
Deputy City Attorney

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# LANDMARK DESIGNATION RECOMMENDATION EXECUTIVE SUMMARY

**HEARING DATE: AUGUST 4, 2021**

**Record No.:** 2021-002831DES

**Project Address:** One Montgomery Street (aka 1-25 Montgomery Street) (Crocker National Bank Building)

**Zoning:** C-3-O (Downtown-Office)  
250-S Height and Bulk District

**Block/Lot:** 0292/001A & 002

**Project Sponsor:** Planning Department  
49 South Van Ness Avenue, Suite 1400  
San Francisco, CA 94103

**Property Owner:** Redco Montgomery Owner, LLC.  
4 Embarcadero Center, Suite 1400  
San Francisco, CA 94111

**Staff Contact:** Pilar LaValley 628-652-7372  
pilar.lavalley@sfgov.org

**Recommendation:** Recommend Landmark Designation to the Board of Supervisors

## Property Description

One Montgomery Street (inclusive of 1-25 Montgomery Street) is a former bank located at the northwest corner of Montgomery and Post Streets in San Francisco’s Financial District. The building was historically known as First National Bank, later it became Crocker National Bank. There are several historic office buildings, including the 1926 Hunter-Dulin Building (111 Sutter Street, Article 11 Category I Significant Building) that shares the Montgomery block face with the subject building, and several 1960s-era high-rise office towers. Several modern buildings constructed as components of the early 1980s Crocker Center Project share the western end of the block, including the Crocker Galleria. Nearby Article 10 City Landmarks include 582-92 Market St. (The Hobart Building) and 57-65 Post St. (The Mechanics Institute). Two Article 11 Conservation Districts are located within a block of the subject building: the Kearny-Market-Mason-Sutter and New Montgomery-Mission-2nd Street districts.

The subject properties occupied by One Montgomery Street (aka 1-25 Montgomery Street) contain a 2-story bank building (most recently Wells Fargo Bank) with banking halls on the ground floor, offices on the second

floor, and vaults and office space in the basement. As originally designed by Willis Polk and built by the firm of Smith & Watson in 1908, the subject building was a 12-story office building with a ground-floor banking hall. The banking hall featured ornamental details designed by sculptor Arthur Putnam. In 1920, the banking hall was expanded with a two-story addition that extended 100 feet to the north along Montgomery Street. Working with architectural modeler Thomas Gorsuch and sculptor Emily Michels, Polk's firm was also responsible for the design of a 1924 canopy addition over the Post Street entrance. On both the exterior and the interior, this addition essentially matches the design established by Polk in the original portion of the building, although the architect-of-record was Charles E. Gottschalk. The interior is composed of the 1908 and 1920 banking halls on the main floor, a utilitarian basement with several vaults, as well as a predominantly contemporary small mezzanine and a second-story office floor that wraps around the area of the skylight. A highly decorative, spiral stair links the 1908 banking hall with the basement, mezzanine and second floor levels.

Exterior features of the subject building that are common to early twentieth century banking temples building type include its siting at a prominent corner location providing two street facades, the consistent and academically rigorous use of a Classical Order (in this case, Tuscan) in the design of the façade, and light-colored masonry construction. Equally important to the classification as a banking temple are the ornate banking halls on the interior. The overall character of the main floor Italian Renaissance Revival-style banking halls, which include original 1920s teller counter and "windows," is exceedingly elaborate with the highest quality materials and craftsmanship creating one of San Francisco's finest, pre-Depression banking hall interiors.

## Project Description

The Historic Preservation Commission is requested to make a recommendation to the Board of Supervisors regarding Landmark designation of One Montgomery Street (aka 1-25 Montgomery Street) (Crocker National Bank Building) including its ornate interiors. The pending Landmark designation was initiated by the Board of Supervisors.

On December 15, 2020, Supervisor Peskin introduced a proposed Resolution under Board of Supervisors (hereinafter "Board") File No. 201404 to initiate the Landmark designation of One Montgomery Street (aka 1-25 Montgomery Street), Crocker National Bank Building (most recently Wells Fargo Bank). At hearing of the Land Use Committee of the Board on January 4, 2021, the committee voted unanimously to Recommend to the full Board approval of the Resolution to initiate Landmark Designation. On January 12, 2021, the Board voted unanimously to approve the Resolution, and on January 22, 2021 with the Mayor's signature, Resolution No. 011-21 initiating landmark designation of 447 Battery Street became effective.

## Compliance With Planning Code

### Article 10 of the Planning Code.

The executive summary and analysis under review was prepared by Department preservation staff, who meet the Secretary of the Interior's professional qualifications. The Department has determined that the subject property meets the requirements for eligibility as an individual landmark pursuant to Article 10 of the Planning Code. The justification for its inclusion is explained in detail in the attached Landmark Designation Fact Sheet, and briefly in this Executive Summary.

**Significance:** One Montgomery Street, designed by architects Willis Polk and Charles E. Gottschalk, and constructed in two phases in 1908 and 1920 for First National Bank (later Crocker National Bank), is historically significant for its association with reconstruction in the Financial District following the 1906 Earthquake and Fire. The building is also architecturally and historically significant as an excellent and well-preserved example of an early twentieth century banking temple in the Italian Renaissance Revival-style with ornate and richly detailed interiors that exhibits high artistic value, was designed (in its first phase) by recognized master architect Willis Polk, and includes the work of master craftsman Arthur Putnam. The period of significance is 1908 to 1924. The period of significance extends from 1908, when the first portion of the building was completed, to 1924, when Willis Polk with Arthur Putnam and Emily Michels completed the decorative awning at the Post Street elevation.

**Underrepresented Landmark Types:** The proposed landmark designation does not address any of the four previously identified underrepresented landmark types prioritized by the Commission.

**Integrity:** One Montgomery Street (aka 1-25 Montgomery Street) maintains a moderate level of integrity. See Page 3 of attached Landmark Designation Fact Sheet for further analysis.

**Character-Defining Features:** Exterior character-defining features of One Montgomery Street (aka 1-25 Montgomery Street) are identified in the attached Landmark Designation Fact Sheet on Pages 3-5.

**Boundaries of the Landmark:** The proposed Landmark encompasses One Montgomery Street (aka 1-25 Montgomery Street) (Assessor's Block No. 0292, Lot Nos. 001A & 002).

## **General Plan.**

The Urban Design Element of the San Francisco General Plan contains the following relevant objectives and policies:

### **OBJECTIVE 2**

**CONSERVATION OF RESOURCES THAT PROVIDE A SENSE OF NATURE, CONTINUITY WITH THE PAST, AND FREEDOM FROM OVERCROWDING.**

#### **Policy 4**

**Preserve notable landmarks and areas of historic, architectural or aesthetic value, and promote the preservation of other buildings and features that provide continuity with past development.**

Designating significant historic resources as local landmarks will further continuity with the past because the buildings will be preserved for the benefit of future generations.

**Planning Code Section 101.1** – establishes the Eight Priority Policies and requires review of permits for consistency with said policies. On balance, the proposed designation is consistent with the Eight Priority Policies, and furthers Policy Number 7, which states that landmarks and historic buildings be preserved.

## Landmark Designation Procedures

### Action by Historic Preservation Commission.

The Historic Preservation Commission on February 4, 2009, by Resolution No. 001, adopted the National Register Criteria as its methodology for recommending landmark designation of historic resources. Under the National Register Criteria, the quality of significance in American history, architecture, archaeology, engineering, and culture is present in districts, sites, buildings, structures, and objects that possess integrity of location, design, setting, feeling, materials, workmanship, and association, and that are associated with events that have made a significant contribution to the broad patterns of our history; or that are associated with the lives of persons significant in our past; or that embody the distinctive characteristics of a type, period, or method of construction, or that represent the work of a master, or that possess high artistic values, or represent a significant and distinguishable entity whose components may lack individual distinction; or properties that have yielded, or may likely yield, information important in prehistory or history.

### Article 10 of the Planning Code.

Section 1004 of the Planning Code authorizes the landmark designation of an individual structure or other feature or an integrated group of structures and features on a single lot or site, having special character or special historical, architectural or aesthetic interest or value, as a landmark. Section 1004.1 also outlines that landmark designation may be initiated by the Board of Supervisors or the Historic Preservation Commission and the initiation shall include findings in support. Section 1004.2 states that once initiated, the proposed designation is referred to the Historic Preservation Commission for a report and recommendation to the Board of Supervisors to approve, disapprove or modify the proposal.

Pursuant to Section 1004.2 of the Planning Code, if the Historic Preservation Commission approves the designation, a copy of the resolution of approval is transmitted to the Board of Supervisors without referral to the Planning Commission. The Board of Supervisors shall hold a public hearing on the designation and may approve, modify or disapprove the designation.

Section 1004(b) requires that the designating ordinance approved by the Board of Supervisors shall include the location and boundaries of the landmark site, a description of the characteristics of the landmark which justify its designation, and a description of the particular features that should be preserved.

If the Historic Preservation Commission approves the proposed designation recommendation, a copy of the resolution of approval is transmitted to the Board of Supervisors, which holds a public hearing on the designation and may approve, modify or disapprove the designation (Section 1004.3). If the Historic Preservation Commission disapproves the proposed designation, such action shall be final, except upon the filing of a valid appeal to the Board of Supervisors within 30 days (Section 1004.4).

### Public / Neighborhood Input

To date, staff has not received any public communications regarding the landmark designation.

## Issues & Other Considerations

- **Interior Character-Defining Features:** Inclusion of interior spaces as character-defining is warranted as the rich and ornate detailing of the interior banking halls rise to the level of a significant artistic achievement that is representative of an outstanding example of a Neoclassical banking temple. Further, the interior architecture, which retains high integrity, historically functioned as publicly accessible lobby, banking hall, and vaults serving bank patrons.
- **Integrity:** There have been several significant alterations to the subject building, including the construction of mezzanines in the 1920 banking hall (1947), the recladding of the upper 10 office-tower stories of the building with glazed terra cotta (1962), and the removal of those upper ten stories and construction of a rooftop garden on the remaining banking hall (1979-84). Removal of the upper ten stories in 1979-84, which effectively changed the building from one type (banking temple with office above) to another (standalone banking temple), combined with the demolition of several nearby buildings that were roughly contemporary with the subject building and the construction of numerous modernist and postmodern buildings in the mid- and late-twentieth century, have diminished the setting of the building. With exception of setting, the building retains all aspects of integrity, although removal of the upper ten stories has also diminished the building's integrity of design, feeling, and association. Even with the office tower removed, however, the building retains good integrity as an early twentieth century standalone banking temple. This is evident in the excellent condition of the street facades and the interior banking halls, which retain nearly all their original features. Although historically associated, the street-level banking hall and upper-story office floors were sufficiently distinct in design (ornate Neoclassical ornament wrought in granite at the ground story, restrained ornamentation in brick and sandstone on the upper stories) and function (public-facing banking hall at the ground story, private offices above) to allow for this rupture to occur without eliminating the integrity of the remaining component. Despite alterations, particularly the removal of the upper stories of the 1908 portion of the building, the building retains sufficient integrity to convey its significance as a banking temple.
- **Project and CEQA review:** The Planning Commission by Motion No. 20855, approved February 19, 2021, granted Conditional Use Authorization for conversion of 7,653 square feet of retail space to office space at the ground floor as part of the overall provision of approximately 15,238 square feet of new, additional office space (the Project). The proposed change of use includes associated interior alterations, including expansion of the mezzanine level, creating openings in floor of 1920s banking hall, installing fire suppression systems, and remodeling non-character-defining spaces of the basement and second floor spaces. Exterior work limited to new soil and planting for the privately-owned-public-open-space ("POPOS") at the roof, and re-roofing and maintenance at the remainder of the rooftop. This Project was reviewed pursuant to the California Environmental Quality Act (CEQA) with the subject building determined individually eligible for listing on the California Register and the proposed scope of work found to be in conformance with the Secretary of the Interior's Standards for Rehabilitation. The Project was determined to be exempt from the California Environmental Quality Act ("CEQA") as a Class 1 categorical exemption. Building permit applications for alterations associated with the change of use Project are subject to a Certificate of Appropriateness.

As a condition of approval of Conditional Use Authorization, the Planning Commission required that public access to the historic banking hall interiors be maintained. The condition of approval, per Planning Commission Motion No. 20855, requires that the property owner adhere to the following measures:



- The main lobby shall be open to the public Monday through Friday from 9:00 AM to 5:00 PM to provide views of each banking hall and maintain access to the rooftop POPOS.
  - Architectural tours of the 1920 banking hall shall be open to the public and operated at least once per month.
  - An historic/interpretive display shall be provided in the main lobby. The Planning Department shall review and approve the proposed design of this display prior to installation.
  - In order to support the public visibility of and encourage public access to the main lobby area, the property owner shall incorporate signage and/or other means to promote entry to the lobby and maintain a connection to the surrounding public right-of-way. The property owner shall coordinate with the Planning Department to develop and implement these measures.
  - Within the entry area to the 1920s banking hall the property owner shall install and maintain a commercial use providing amenities for and accessible by the general public.
  - As design development is refined and finalized through the building permitting process the property owner shall work the Planning Department to minimize, as is feasible, the footprint of the expanded mezzanine and/or its visual intrusion into the historic banking halls.
- **Property owner input:** On July 15, 2021, the Department sent mailed notice to the property owner regarding the landmark designation recommendation hearing scheduled for August 4, 2021. Planning staff met with the property owner representative on July 26, 2021 to discuss the pending landmark designation.

## Environmental Review Status

The Planning Department has determined that actions by regulatory agencies for protection of the environment (specifically in this case, landmark designation) are exempt from environmental review, pursuant to CEQA Guidelines Section 15308 (Class Eight - Categorical).

## Basis for Recommendation

The Department recommends that the Historic Preservation Commission recommend the landmark designation of One Montgomery Street (aka 1-25 Montgomery Street) for its association with reconstruction in the Financial District following the 1906 Earthquake and Fire and as an excellent and well-preserved example of an early twentieth century standalone banking temple building type in the Italian Renaissance Revival-style with grand interiors that exhibits high artistic value, was designed (in its first phase) by recognized master architect Willis Polk, and includes the work of master craftsman Arthur Putnam.

## ATTACHMENTS

Draft Resolution Recommending Landmark designation  
Exhibit A – Draft Landmark Designation Ordinance

Exhibit B – Landmark Designation Fact Sheet

Exhibit C – Maps and Context Images

Exhibit D – Board of Supervisors Resolution No. 011-21



# ARTICLE 10 LANDMARK DESIGNATION FACT SHEET



|                                                   |                                                                                                                                                  |
|---------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Historic Name:</b>                             | Crocker National Bank; Crocker Bank; First National Bank; Wells Fargo Bank                                                                       |
| <b>Address:</b>                                   | One Montgomery Street (aka 1-25 Montgomery Street)                                                                                               |
| <b>Block/ Lot(s):</b>                             | 0292/001A & 002                                                                                                                                  |
| <b>Parcel Area:</b>                               | Lot No. 001A: 16,000 sq. ft.<br>Lot No. 002: 12,000 sq. ft.                                                                                      |
| <b>Zoning:</b>                                    | C-3-O (Downtown Office)<br>250-S                                                                                                                 |
| <b>Year Built:</b>                                | 1908 and 1920                                                                                                                                    |
| <b>Architect:</b>                                 | Willis Polk; Charles E. Gottschalk                                                                                                               |
| <b>Prior Historic Studies/Other Designations:</b> | Planning Department, <i>Historic Resource Evaluation Response for 1 Montgomery Street</i> (May 4, 2020), Case No. 2019-020938ENV. Concurred with |

|                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|---------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                           | <p>consultant report that subject property is individual eligible for listing on California Register under criterion 3 (architecture).</p> <p>Architecture + History, LLC, <i>1-25 Montgomery Street Historic Resource Evaluation, Part One</i> (February 27, 2020).</p> <p>National Register of Historic Places: 1-25 Montgomery Street is rated “3S” as appearing eligible for the National Register as an individual property through a survey evaluation.</p> <p><i>Here Today: San Francisco’s Architectural Heritage</i> (1968): Documented on page 281 of the book with the same title.</p> <p>Department of City Planning Architectural Quality Survey (1976): given a rating of ‘4.’</p> <p>San Francisco Architectural Heritage <i>Splendid Survivors</i> (1977-1979): given a rating of ‘A’ (Highest Importance).</p> |
| <p>Prior HPC Actions:</p> | <p>N/A</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

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| <p>Significance Criteria:</p>     | <p><u>Events</u>: Associated with events that have made a significant contribution to the broad patterns of our history.</p> <p><u>Architecture/Design</u>: Embodies the distinctive characteristics of a type, period, or method of construction, and/or represents the work of a master.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <p>Period of Significance:</p>    | <p>The period of significance extends from 1908, when the first portion of the building was completed, to 1924, when Willis Polk with Arthur Putnam and Emily Michels completed the decorative awning at the Post Street elevation.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <p>Statement of Significance:</p> | <p>One Montgomery Street (inclusive of 1-25 Montgomery Street) was designed in its first phase (1908) by master architect Willis Polk and its second phase (1920) by architect Charles E. Gottschalk with elements by master craftsman Arthur Putnam for First National Bank (1908). In 1926, First National was purchased by Crocker Bank (formerly Crocker-Woolworth Bank) and was changed to Crocker National Bank. One Montgomery Street is architecturally and historically significant as an excellent and well-preserved example of an early twentieth century banking temple building type in Italian Renaissance Revival style that exhibits high artistic values, was designed (in its first phase) by recognized master architect Willis Polk, and includes the work of master craftsman Arthur Putnam. One Montgomery Street retains one of downtown San Francisco’s most imposing publicly accessible spaces, its monumental, double-height, open volume interior described in <i>Splendid Survivors, San Francisco’s Downtown Architectural Heritage</i>, as a grand interior with its “... sumptuous marble furnishings,</p> |

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|--------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                            | <p>fluted columns and coffered ceilings.”<sup>1</sup> One Montgomery Street is also historically significant for its association with the reconstruction of the banking industry in the Financial District following the 1906 Earthquake and Fire.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <p><b>Assessment of Integrity:</b></p>     | <p>The seven aspects of integrity as defined by the National Park Service (NPS) and the National Register of Historic Places (NRHP) are location, design, materials, workmanship, setting, feeling, and association.<sup>2</sup></p> <p>One Montgomery Street retains integrity. Removal of the upper ten stories in 1979-84, which effectively changed the building from one type (banking temple with office above) to another (standalone banking temple), combined with the demolition of several nearby buildings that were roughly contemporary with the subject building and the construction of numerous modernist and postmodern buildings in the mid- and late-twentieth century, have diminished the setting of the building. With exception of setting, the building retains all aspects of integrity, although removal of the upper ten stories has also diminished the building’s integrity of design, feeling, and association. Even with the office tower removed, however, the building retains good integrity as an early twentieth century banking temple. This is evident in the excellent condition of the street facades and the interior banking halls, which retain nearly all their original features. Although historically associated, the street-level banking hall and upper-story office floors were sufficiently distinct in design (ornate Neoclassical ornament wrought in granite at the ground story, restrained ornamentation in brick and sandstone on the upper stories) and function (public-facing banking hall at the ground story, private offices above) to allow for this rupture to occur without eliminating the integrity of the remaining component. Despite alterations, particularly the removal of the upper stories of the 1908 portion of the building, the building retains sufficient integrity to convey its significance as a banking temple.</p> <p>Overall, the Department has determined that One Montgomery Street retains integrity to convey its architectural and historical significance.</p> |
| <p><b>Character-Defining Features:</b></p> | <p>The character-defining exterior and interior features of One Montgomery Street include the following:</p> <p>Exterior Character-Defining Features include all those historic exterior elevations, form, massing, structure, rooflines, architectural ornament, and materials at the Montgomery and Post street elevations, identified as:</p> <ul style="list-style-type: none"> <li>• Prominent corner location with building built to lot lines</li> <li>• Sierra granite and limestone cladding</li> <li>• Open air rotunda at the corner, containing the following features:             <ul style="list-style-type: none"> <li>• Arched entries providing access to the banking hall</li> </ul> </li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

<sup>1</sup> Corbett, Michael, *Splendid Survivors: San Francisco’s Downtown Architectural Heritage* (Prepared by Charles Hall Page & Associates for Foundation for San Francisco’s Architectural Heritage, California Living Book, 1979), XX.

<sup>2</sup> “How to Apply the National Register Criteria for Evaluation,” *National Register Bulletin*, U.S. Department of the Interior, National Park Service, 1995, 44.

- Paired Tuscan columns on pedestals
- Steps leading from the sidewalk to the rotunda
- Granite flooring with inscribed lettering
- Coffered ceiling
- Hanging pendant light fixture
- Double height first story with arched window openings and windows with large expanses of glass
- Fluted spandrel and medallions at recessed rectangular windows at second story
- Metal window and door mullions and surrounds with decorative moldings by Arthur Putnam at both interior and exterior
- Classical features executed in granite including columns, engaged pilasters, and Tuscan entablature with composite-curved molding profile, featuring an astragal, or half-rounded, profile surmounted by a cyma reversa, or alternating concave and convex, profile, and capped by a cavetto, or curved, profile
- Sheet copper canopy at Post Street secondary entrance with decorative motifs by Emily Michels
- Secondary entries at Post and Montgomery Streets

Interior Character-Defining Features and spaces in the building include:

- 1908 Elevator Lobby:
  - Travertine flooring with black marble border
  - Marble wainscot
  - Marble spiral staircase with bronze squirrel capping the newel post of staircase
  - Decorative bronze balustrades and balcony at mezzanine
  - Plaster egg and dart cornice
  - Plaster ceiling coffering with rosettes
  - Intervening plaster meander motif and rosettes at the ceiling
  - Mail chute with bronze and glass detailing
  - Paneled bronze elevator surrounds
- 1908 Banking Hall:
  - Large, open, high-ceiling room
  - Travertine flooring with black marble boarder
  - Marble wainscot
  - Fluted plaster square columns with capitals and marble base
  - Plaster ceiling octagonal coffering with rosettes
  - Engaged plaster pilasters along north wall, marking original mezzanine location
  - Angled north wall where 1908 banking hall meets rear side of elevator
  - Marble base with black boarder at engaged pilasters
  - Metal grille doorway leading from 1908 banking hall into 1920 banking hall
  - Metal window and door surrounds and mullions with decorative moldings by Arthur Putnam

- 1920 Banking Hall:
  - Large, open, high-ceiling room
  - Travertine flooring with black marble border
  - Marble wainscot
  - Fluted plaster square columns with capitals
  - Plaster ceiling coffering with rosettes
  - Paneled bronze doors and marble door surrounds
  - Brass hand railings at stairs
  - Bronze air duct covers
  - Marble and brass torchieres Freestanding
  - Marble benches and writing desks
  - Teller “wickets” or counters / windows (lower portion with marble panels intact – upper portion at window has been altered)
  - Centrally placed, raised “officer’s podium” area that corresponds to skylight above with low marble wall surrounding (wall has been infilled in some locations)
  - Raised “officer’s podium” at far west wall with low marble wall
  - Blind arches at far west wall that correspond to original windows that once faced onto Lick Alley
  - Stairway just inside banking hall along east wall that goes to basement
  - Marble stairway at east wall at Montgomery Street entry
  - Clock set into marble stairway at east wall at Montgomery Street entry
  - Marble information counter just inside lobby from the rotunda entrance
- Mezzanine:
  - Stairwell and balcony with similar features to main lobby stairwell including marble flooring, wainscot, and decorative railing.
- Second Floor:
  - Stairwell in 1908 section with similar features to lobby stairwell including marble flooring, wainscot, and decorative railing.
  - Windows looking out to the skylight of 1920 banking hall
  - Footprint of skylight and circulation space around skylight
- Basement:
  - Spiral stairwell with similar features to lobby stairwell including marble flooring, wainscot, and decorative railing.
  - Lobby for elevator and spiral stair
  - Main vault (originally the safe deposit vault) at foot of stairs with its surrounding decorative cage
  - East stair to 1908 banking hall



## Statement of Significance Summary

One Montgomery Street (inclusive of 1-25 Montgomery Street) was designed in its first phase (1908) by master architect Willis Polk and its second phase (1920) by architect Charles E. Gottschalk with elements by master craftsman Arthur Putnam for First National Bank (1908). In 1926, First National was purchased by Crocker Bank (formerly Crocker-Woolworth Bank) and was changed to Crocker National Bank. One Montgomery Street is architecturally and historically significant as an excellent and well-preserved example of an early twentieth century banking temple building type in Italian Renaissance Revival style that exhibits high artistic values, was designed (in its first phase) by recognized master architect Willis Polk, and includes the work of master craftsman Arthur Putnam. One Montgomery Street retains one of downtown San Francisco's most imposing publicly accessible spaces, its monumental, double-height, open volume interior described in *Splendid Survivors, San Francisco's Downtown Architectural Heritage*, as a grand interior with its "... sumptuous marble furnishings, fluted columns and coffered ceilings."<sup>3</sup> One Montgomery Street is also historically significant for its association with the reconstruction of the banking industry in the Financial District following the 1906 Earthquake and Fire.

## Property Description and History

One Montgomery Street (inclusive of 1-25 Montgomery Street) is a former banking temple located at the northwest corner of Montgomery and Post Streets in San Francisco's Financial District. The building was historically known as First National Bank, later it became Crocker National Bank. There are several historic office buildings, including the 1926 Hunter-Dulin Building (111 Sutter Street, Article 11 Category I Significant Building) that shares the Montgomery block face with the subject building, and several 1960s-era high-rise office towers. Several modern buildings constructed as components of the early 1980s Crocker Center Project share the western end of the block, including the Crocker Galleria. Nearby Article 10 City Landmarks include 582-92 Market St. (The Hobart Building) and 57-65 Post St. (The Mechanics Institute). Two Article 11 Conservation Districts are located within a block of the subject building: the Kearny-Market-Mason-Sutter and New Montgomery-Mission-2nd Street districts.

One Montgomery Street (Crocker National Bank Building) is a two-story-over-basement building with a partial mezzanine and a modern rooftop garden. The footprint extends across two parcels on the west side of Montgomery Street – 1 Montgomery Street (0292/002) and 25 Montgomery Street (0292/001A) – between Sutter and Post streets, with 160 feet of frontage along Post Street and 175 feet along Montgomery Street. While constructed in two building campaigns, with later interventions that include the removal of the upper floors, the building has unified facades along Montgomery and Post Streets, with common materials, features, and elements to the two eras of construction.

As originally designed by Willis Polk and built by the firm of Smith & Watson in 1908, the subject building was a 12-story office building with a ground-floor banking hall. The banking hall featured ornamental details designed by sculptor Arthur Putnam. In 1920, the banking hall was expanded with a two-story addition that extended 100

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<sup>3</sup> Corbett, Michael, *Splendid Survivors: San Francisco's Downtown Architectural Heritage* (Prepared by Charles Hall Page & Associates for Foundation for San Francisco's Architectural Heritage, California Living Book, 1979), XX.



feet to the north along Montgomery Street. Working with architectural modeler Thomas Gorsuch and sculptor Emily Michels, Polk's firm was also responsible for the design of a 1924 canopy addition over the Post Street entrance. On both the exterior and the interior, this addition essentially matches the design established by Polk in the original portion of the building, although the architect-of-record was Charles E. Gottschalk. The interior is composed of the 1908 and 1920 banking halls on the main floor, a utilitarian basement with several vaults, as well as a predominantly contemporary small mezzanine and a second-story office floor that wraps around the area of the skylight. A highly decorative, spiral stair links the 1908 banking hall with the basement, mezzanine and second floor levels. The main entry is located within an exterior rotunda at the southeastern corner of the building. There are also secondary entries along both Montgomery and Post Streets.

The following detailed building description is excerpted from the *1-25 Montgomery Street Historic Resource Evaluation, Part 1* prepared by architecture + history, llc. (February 17, 2020):<sup>4</sup>

### *Exterior*

The exterior of the building is clad in Sierra granite at the first floor, limestone at the second floor and a contemporary pink granite band at the parapet level that matches the materials of the adjacent Crocker Tower and Galleria; this was installed in 1984. Along the Post and Montgomery Street facades, the first floor is divided into regular bays by large, full-height, arched window openings. The bays are demarcated by Tuscan Order pilasters that support a full entablature that caps the first floor. The Tuscan entablature runs the length of both street façades and curves to accommodate the rotunda.

The first-floor window openings are divided horizontally into two major sections, with large plate glass panels above and mullioned sections below. The mullions and window frames are cast metal with ornate, decorative foliate and figural ornament, executed by sculptor Arthur Putnam. Particularly distinctive are Putnam's cast metal gargoyle figures mounted on top of the horizontal mullions. A number of these figures are missing at the exterior. The figures are mirrored at the interior of the banking hall windows.

At the first floor, aside from the rotunda entry, there are secondary entries on the Montgomery and Post Street facades. At Montgomery Street, there are two entries located at the third and fourth bays from the western edge of the building. Both metal entry door surrounds resemble the historic window configurations and have similar decorative foliate detailing and animal figurines. The canopies in these locations, however, are not historic, and are recent installations. These entries access a set of interior stairs into the 1920 Banking Hall addition. Just inside this entry is an accessible lift for universal access. At the Post Street facade, there are two secondary entries. Again, these door assemblies resemble the window openings and have similar molded decorative foliate and animal figurines. The entries are in the fourth and seventh bays, west of the corner rotunda. The seventh bay entry appears to be intact but unused; it does not have a canopy. Suspended above the fourth bay entry is a large, pressed copper canopy, designed by Willis Polk in 1924. The sculptural work associated with the canopy was executed by sculptors Arthur Putnam and Emily Michels. The canopy features two decorative standing figures that abut the facade, one on each side of the marquee, that serve as supports. Centered at the east and west

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<sup>4</sup> Architecture + History, LLC., *1-25 Montgomery Street Historic Resource Evaluation, Part 1* (Prepared for Reuben, Junius & Rose, February 27, 2020), 39-45.

edges of the canopy are reclining male and female nude figures on either side of a medallion which reads: "Systematic Savings is Key to Success." Fruit, wheat, and a griffin are used as decorations.

The second-floor level of both the Montgomery and Post Street façades is limestone, not Sierra granite, and consists of paired window openings alternating with a pattern of wide and narrow, fluted spandrel panels. Each panel has a floriated motif incised into the upper portion of the fluting, which resembles the pilasters and columns within the banking hall. The wider panels feature incised roundels. Each panel includes a small capital with a vegetal pattern. Above the panels is a denticulate molding. Capping the historic portion of the building is a shallow soffit and a frieze decorated with carved swags and small bull faces. Similar to the lower story entablature, this arrangement of second story elements curves to accommodate the corner rotunda.

Above these historic limestone elements of the second story, sits a modern pink granite parapet that corresponds and ties the historic building to its neighbor, the Crocker Tower and Galleria. This feature is set back slightly from the decorative swag and bulls head motif in lighter grey granite that terminates the historic building.

An open-air rotunda serves as a transitional zone between the sidewalk and the banking hall. Four lintel openings provide access into the rotunda through pairs of monolithic granite Tuscan columns raised on pedestals. The flooring of the rotunda is granite and in the center of the floor is an inscription that reads: "CROCKER FIRST NATIONAL BANK BUILDING, ANNO DOMINI MCMVIII."

The rotunda features a coffered plaster ceiling embellished with ornate gilded plaster foliate ornament. A large pendant light fixture hangs from the central oval coffer. The entrances to the elevator lobby and banking hall are punched into the north and northwestern walls of the rotunda. They are very similar to the arched window openings on the exterior walls, with large expanses of plate glass surmounting ornate cast metal frames below. On the east side of the rotunda, there are contemporary Automated Teller Machines (ATMs) inserted into what were formerly entrances into the 1908 banking hall. Paired, engaged Tuscan columns on pedestals divide the rotunda walls into regular bays. The columns carry a Tuscan entablature identical to the one at the exterior facades.

Removal of the upper floors of the building in late 1970s allowed for the insertion of a roof garden and public area above the second floor. The roof garden is only located above the 1908 portion of the banking hall. At the roof of the 1920 banking hall is a light well that houses the skylight.

## Interior

### *Introduction*

The interior of the Crocker National Bank Building is composed of the 1908 and 1920 banking halls on the main floor, a utilitarian basement with several vaults, as well as a small mezzanine and a second-story office floor that wraps around the area of the skylight. The overall character of the main floor banking halls is exceedingly elaborate. While some changes have occurred over time, the Italian Renaissance Revival-style banking halls use the highest quality materials and craftsmanship to create one of San Francisco's finest, pre-Depression banking hall interiors. The 1908 banking hall does not retain its teller windows, whereas the 1920 addition does retain these features, though they have been somewhat altered.

The mezzanine level and second floor office spaces are predominantly contemporary. With the exception of the vaults, the basement is entirely a product of the 1979-84 remodeling and subsequent tenant improvements. A highly decorative, spiral stair links the 1908 banking hall with the basement, mezzanine and second floor levels.

### **1908 Elevator Lobby**

The elevator and stair lobby originally provided access to the upper floors of the office tower, prior to the towers' demolition in 1979. This space matches the high-quality materials and craftsmanship of the banking hall interiors. The floors are travertine with a dark marble border. The walls are finished in white marble, with the lower portion projecting outward slightly to form a subtle wainscot. A large, full-height, arched opening on the southwest wall encompasses the elevator doors and decorative bronze paneling above. Opposite the elevator is a similarly detailed opening that formerly housed an elevator, until it was removed in the 1979-84 remodel. At the far end of the elevator lobby, on axis with the main entrance, is a white marble spiral stair with decorative bronze balustrades and balcony at the mezzanine level. The stair is embellished with a newel post crowned with a bronze squirrel, signifying the phrase "squirrel away your money." The stair spirals down to the basement or vault level and upward to the mezzanine. The elevator lobby ceiling features a soffit of plaster with a decorated egg and dart cornice, and plaster coffering with large rosettes located in the square panels and a meander motif in the intervening raised portions.

### **1908 Banking Hall (Willis Polk, architect)**

Willis Polk's 1908 banking hall occupies the south side of the building footprint. This room now serves as a business office, with no public banking services. However, the Charles Gottschalk 1920 banking hall to the north continues to serve as a public banking hall. Although built twelve years apart, both banking halls employ almost identical materials and architectural elements. The 1908 banking hall floor is of white marble with a black marble border. The flooring is covered with carpet in some locations, but the marble flooring is likely extant in most locations underneath. This will need to be verified at a later date when the current office cubicles and carpet is removed.

The 1908 banking hall is divided down the long axis by fluted, plaster square columns placed on marble pedestals. The plaster fluting is embellished with a floral pattern similar to that found on the exterior frieze panels. The capitals feature elaborate plaster foliated egg and dart motifs. The south wall along Post Street (the original location of the tellers' "wickets" or counters / windows) is articulated by large full-height window openings flanked by paired pilasters. Pilasters also divide the north wall into bays. A horizontal molding divides the north wall into two horizontal sections, marking the location of the original office mezzanine, which has been enclosed. At the eastern end of the banking hall, the north wall is angled where it meets the rear side of the elevator shaft.

The ceiling in the 1908 banking hall is comprised of elaborate decorative plaster. There is an alternating grid of octagonal and square plaster coffers containing gilded foliate ornament and rosettes. An egg and dart plaster cornice rims the room and is "supported" by the engaged pilasters at the walls.

Contemporary halogen lighting fixtures dating to the 1979-8 remodel are mounted throughout the space, including at the square columns. The entry from Post Street, at the fourth bay, has also been

altered to accommodate accessible access. The entry at the far west, or seventh, bay is intact, but is not currently used.

### **1920 Banking Hall (Charles E. Gottschalk, architect)**

Gottschalk's banking hall addition was constructed in 1920. Like the original banking hall, the addition is thought to have been designed by Willis Polk, although the supervisory role was subsequently handed over to architect Charles E. Gottschalk. As a result of Polk's initial involvement, the architectural vocabulary used for the addition harmonizes, and in many cases mimics, the original 1908 banking hall. Due to the larger footprint, the 1920 banking hall conveys a grandeur not fully achieved in the smaller, 1908 banking hall. A large atrium skylight floods the space with light. The floors are white and gray marble with dark gray borders and dark green marble base moldings. This banking hall is divided lengthwise into bays by large fluted plaster square columns. The plaster column capitals feature Greek-meander patterns and acanthus moldings. The east wall is divided into bays by full-height fluted pilasters which bracket large segmental arched windows. The west wall is similarly articulated with a blind arcade, to mirror the east wall treatment. This wall likely originally had similar windows opening onto Lick Alley, but these were infilled when the Crocker Galleria project was completed. The north and south walls are simpler, making use of applied plaster moldings to divide the plaster walls into panels.

The large atrium skylight in the 1920 banking hall is composed of a gridded metal frame infilled with alabaster-hued leaded glass. A soffit drops from the ceiling to enclose the atrium skylight; the soffit is embellished with egg and dart moldings picked out in gold leaf. Now artificially backlit, the skylight was originally naturally lighted. The gilded coffered ceiling is identical to Polk's 1908 banking hall, consisting of an alternating arrangement of octagonal and square coffers containing gilded foliate ornament.

An area of the banking hall floor, that roughly corresponds with the size of skylight above, is portioned off and marked by a low wall of the same marble materials as the teller areas. The area, raised slightly above the banking hall, was originally the "officer's platform," as noted in the *Architect & Engineer* article from February 1922. Another raised "officer's platform" was located along the far west wall of the 1920 banking hall.

The 1920 banking hall also features a significant amount of built-in and freestanding furnishings, lighting fixtures and miscellaneous features that are original to the building. These include marble benches, writing desks, partitions and counters; paneled bronze doors and marble door surrounds; marble and brass torchieres, brass hand railings, bronze air duct covers and statuary. A clock sunken into the floor near the Montgomery Street entrance and incorporated into the stairway features an illuminated face labeled "Crocker National Bank."

### ***Mezzanine***

Although a mezzanine level was an original feature of the Crocker National Bank Building, its historic character was changed considerably during the 1979-84 remodel. Currently the mezzanine is enclosed by gypsum board and glass and steel partitions, all of which are contemporary in character. Some details of the original design, such as the upper portion of the pilasters on the west wall of the mezzanine conference room were retained. The stairway and balcony at the mezzanine are also original features.

### *Second Floor*

The second floor of the Crocker National Bank Building occupies the bulk of the building's floorplate with the exception of the skylight over the 1920 banking hall. Office area corridors are placed around the skylight. Currently exclusively used as non-public office areas this space, the second floor was reconfigured between 1979 and 1984.

### *Basement*

With the exception of the elevator/ spiral stair lobby, the stair accessing the east end of the 1908 banking hall, the main, and several other smaller, less ornate, secondary vaults, the basement of the Crocker National Bank Building primarily reflects the 1979-84 remodel. The basement level is currently a warren of mechanical and storage rooms, office areas, the elaborate safe deposit vault, and there is an access door to the parking garage under the adjacent Hunter Dulin Building. The main vault, which was historically used as the safe deposit vault, was the only vault accessed by bank customers. This vault, which is highly ornate, is located at the foot of the stairs in the southeast corner of the basement of the 1908 portion of the bank.

Several other smaller vaults are located in the basement, but these were never accessible to customers, only bank employees. The additional vaults in the 1908 section of the building are not identified by use on the 1920 drawings. In the 1920 section of the building there was a book vault and a coin vault.

## **Property History**

From the early 1860s until the 1906 earthquake and subsequent fire, the site now occupied by 1 – 25 Montgomery Street included two Victorian-era structures: the Lick House hotel and the Masonic Temple. Both these earlier properties were burned in 1906 and were not redeveloped with replacement buildings matching these previous uses.

In 1907, the subject properties were purchased by the First Federal Trust Company (a subsidiary of First National Bank). In 1909, the First Federal Trust Company in conjunction with the First National Bank of San Francisco (both companies were under the leadership of Rudolph Spreckels from 1906 to 1923) commissioned D. H. Burnham & Co., with Willis Polk as their San Francisco agent, to design a new banking hall with an office tower above. Upon its completion, both companies made the new building a corporate icon, using it for advertising purposes, much as the Chronicle Building had become a trademark of the city's newspaper the *San Francisco Chronicle*. Polk and Burnham parted ways just after the building was completed.

The following detailed history of the subject properties is excerpted from the *1-25 Montgomery Street Historic Resource Evaluation, Part 1* prepared by architecture + history, llc. (February 17, 2020):<sup>5</sup>

According to an article in the April 1, 1907, edition of the *San Francisco Chronicle*, the building was to cost \$800,000. The article described the fireproof qualities of the new building:

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<sup>5</sup> Ibid, XX-XX.

The exterior will be granite, pressed brick and terracotta. The floor construction will be reinforced concrete and the partitions will be expanded metal and plaster . . . there will be little woodwork to prevent the possibility of fire.<sup>6</sup>

Not surprisingly, fireproof construction was at the forefront of building construction requirements following the 1906 disaster. Another *Chronicle* article from November 7, 1907, noted that the building:

. . . will be of the very highest class construction that has been desired. It will have a steel frame, with all steel parts fireproofed with concrete in accordance with the regulations established by the National Board of Underwriters. . . The exterior of the building will be of Raymond granite and white stone and the lobby, corridors, and banking rooms will be finished in white marble.<sup>7</sup>

With the defeat of the Labor Party, and the election of Mayor Edward Robeson Taylor in July 1907, the stockholders of the First National Bank felt confident enough to approve the final contract for their new San Francisco headquarters.<sup>8</sup> Soon after, Willis Polk began soliciting bids to construct the new office building and bank, promising initial occupancy by August 1, 1908. The contracting firm of Smith & Watson won the construction contract and began work on January 3, 1908. In addition to the First National Bank Building, Smith & Watson had also worked on the reconstruction of the *Chronicle* and the Mills Buildings.<sup>9</sup> The September 1908 edition of *the Architect and Engineer of California* described the project, the team and provided a rendering of the building.

Supervised by Willis Polk, the construction of the First National Bank Building attracted positive press attention because of the speed of construction and the high level of design. The contractors finished the building in a span of ten months at a final cost of an unprecedented \$1,350,000.<sup>10</sup> Newspaper articles commented on the daring feats of construction, including a story about how Willis Polk supervised the fitting of the monolithic granite column shafts, quarried whole in the Yosemite Valley, over steel columns at the rotunda entrance.<sup>11</sup> The *San Francisco Call* announced:

Hollow granite shafts, 20 feet in height and weighing many tons, were for the first time in the history of the construction of buildings fitted over steel columns yesterday afternoon by the Burnham company, architects for the First national bank building under erection at the corner of Post and Montgomery streets.<sup>12</sup>

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<sup>6</sup> “First National Bank to Have New Home,” *The San Francisco Chronicle*, (April 1, 1907). Quoted in architecture + history report (2020), 9.

<sup>7</sup> “Confidence Followed by Fine Buildings,” *The San Francisco Daily Call*, (November 7, 1907), p. 9. Quoted in architecture + history report (2020), 10.

<sup>8</sup> “First National Bank Directors Let Contracts for New Building,” *San Francisco Chronicle*, (November 7, 1907, Page 16, Col 2-3; “Confidence Followed by Fine Buildings,” *San Francisco Call*, November 7, 1909, Page 9, Cols 4-5. Quoted in architecture + history report (2020), 10.

<sup>9</sup> “The First National Bank Building, San Francisco,” *The Architect & Engineer of California* (September 1908), p. 49. Quoted in architecture + history report (2020), 10.

<sup>10</sup> *Ibid.* Quoted in architecture + history report (2020), 11.

<sup>11</sup> “Huge granite shafts fitted over steel,” *San Francisco Daily Call* (February 9, 1908), Page 40, Col 1. Quoted in architecture + history report (2020), 11.

<sup>12</sup> *Ibid.* Quoted in architecture + history report (2020), 11.

Polk's employment of artists attracted favorable attention as well. Sculptor Arthur Putnam worked on the small ornamental figurines that decorate the window mullions, and window and door surrounds featuring mountain lions, wolves, foxes, and bats. Well known California painter Gottardo F. Piazzoni installed three panels in the Director's Room.<sup>13</sup> The design of the director's office (the location in the building is unknown) was based on the Palazzo Ducale in Venice. The three Piazzoni panels were titled: *Commerce*, *Agriculture* and *Industry*. *Commerce* depicted a woman seated in a high balcony overlooking San Francisco Bay with the piers and the Ferry Building tower in the background. *Agriculture* depicted the sun shining upon a young woman representing Ceres the goddess of the harvest. The final panel, *Industry*, depicted a young man tired after a day's work, resting with the city in the distance.<sup>14</sup>

The completed First National Bank Building made use of the classic three-part composition typical of early American skyscrapers, featuring a double-height base, relatively plain sandstone shaft, and an ornately sculpted top. The double-height base was clearly differentiated from the rest of the building and corresponded to the banking hall. The facades of the first floor were clad in granite, articulated by a large Tuscan Order and capped by an intermediate cornice. The second story was limestone and the original shaft, which corresponded to the undifferentiated office floors, was clad in sandstone and largely devoid of ornamentation. The tower terminated in a powerful attic articulated by colossal Corinthian pilasters and a bold projecting cornice, also likely limestone.

In 1919, the Real Property Investment Company, the real estate arm of the First National Bank, acquired the lot immediately to the north along Montgomery Street, the site of a post-1906 two-story office building.<sup>15</sup> On May 25, 1920, the bank filed an application for a building permit to demolish an existing building and to erect a two-story-over-basement addition to the 1908 banking hall and tower. The addition, which measured 160 feet by 100 feet in plan, was likely built according to the plans of Willis Polk Jr., although First National Bank retained architect Charles E. Gottschalk to oversee its construction. The contracting firm of Grace & Bernieri constructed the building at a cost of \$350,000. The building permit noted two important points. First, that "the building will be faced with granite and stonework similar to work of present First National Bank Building." Second, that the steel frame of this new building would "be connected to the structural columns of the present building."<sup>16</sup>

Featuring an exquisite new banking hall, that extended the original hall by more than double the size, the addition's interior was illuminated by an atrium skylight. This grand interior space had marble furnishings, fluted columns, and coffered ceilings all inlaid with gold leaf and other lavish materials. There was raised, "open officers island in the midst of the public space," which was apparently the first

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<sup>13</sup> "Agriculture, Commerce and Industry Depicted by Artist; Paints Beautiful Panels for Bank: Unique Mural Decoration by G. F. Piazzoni will be placed in First National," *San Francisco Daily Call* (April 26, 1909), p. 2. Quoted in architecture + history report (2020), 11.

<sup>14</sup> *Ibid.* Quoted in architecture + history report (2020), 11.

<sup>15</sup> San Francisco Assessor-Recorder's Office, November 1, 1919, Breviate No. 13302. Quoted in architecture + history report (2020), 13.

<sup>16</sup> City of San Francisco Bureau of Building Inspection, Building Permit #93388, May 25, 1920. Quoted in architecture + history report (2020), 13.



example in the West of “an arrangement which has found favor in recent Eastern banks.”<sup>17</sup> Additionally, a pneumatic tube system ran throughout the banking halls, carrying paperwork from the main floor to the central receiving department on the second floor.<sup>18</sup>

The 1920 addition was acclaimed in the architectural press for its beautiful interior, efficient organization, and modern equipment, culminating in a twenty-seven-page feature in the February 1922 edition of *The Architect & Engineer of California*.<sup>19</sup> Much to the dismay of Willis Polk, the addition utilized his design without consent or payment. San Francisco newspapers reported that Polk had delivered the original drawing set to Rudolph Spreckels for review. Spreckels then apparently hired Charles Gottschalk, likely for lesser pay, to apply for the permit and supervise its construction. Polk accused Spreckels and Gottschalk of plagiarism and piracy and sued both men for damages, demanding compensation of seven-and-a-half percent of the construction cost.<sup>20</sup> Polk stated that he had brought the suit not for personal gain, but to protect the integrity of the architectural profession.<sup>21</sup> Despite Polk’s compelling arguments the judge ruled in favor of the highly influential and powerful Spreckels, stating in his remarks that Polk had not proven conclusively that the drawings were his own.

Ironically, Polk accepted one of his final commissions from the First Federal Trust Company to design a large metal canopy over the Post Street entrance of building.<sup>22</sup> The elaborate canopy was Polk’s last work; he died in September 1924 while it was on his drawing board. Members of his successor firm, Willis Polk & Company, along with architectural modeler Thomas Gorsuch, sculptor Emily Michels, and the metalsmith firm Forderer Cornice Works (with color direction by Gottardo Piazzoni) completed the canopy which is still extant at the Post Street entrance.<sup>23</sup>

In 1926, the First National Bank of San Francisco consolidated with the Crocker National Bank.<sup>24</sup> The Crocker First National Bank of San Francisco with its affiliate the Crocker First Federal Trust Company were advertised for the first time under this new name in the 1926 San Francisco City Directory. Their advertisement in that directory depicted a sketch of Polk’s 1909 First National Bank Building, with its later additions along Montgomery Street. The bank touted itself as the “Oldest National Bank in California.”<sup>25</sup>

Over the following decades, Polk’s original design for the First National Bank Building, later officially called the Crocker National Bank Building, was altered, remodeled, and the tower portion demolished.

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<sup>17</sup> Frederick Hamilton, “The First National Bank of San Francisco,” *The Architect & Engineer of California* (February 1922) Vol 48, No 2: 50. Quoted in architecture + history report (2020), 13.

<sup>18</sup> Ibid. Quoted in architecture + history report (2020), 13.

<sup>19</sup> Ibid. Quoted in architecture + history report (2020), 13.

<sup>20</sup> “Polk to sue Spreckels in row on plans,” *San Francisco Examiner*, Friday, July 15, 1921: 11. Quoted in architecture + history report (2020), 13.

<sup>21</sup> “Willis Polk non-suited in building row,” *San Francisco Examiner*, January 10, 1922: 6. Quoted in architecture + history report (2020), 14.

<sup>22</sup> Willis Polk, San Francisco Heritage file. There is no building permit for this canopy work. *Architect & Engineer*. October 1925. Vol 83 No 1: 88-89. Quoted in architecture + history report (2020), 14.

<sup>23</sup> Ibid. Quoted in architecture + history report (2020), 14.

<sup>24</sup> WPA Guide to San Francisco, 1940, 188. Quoted in architecture + history report (2020), 28.

<sup>25</sup> *San Francisco City Directory*, 1926. Quoted in architecture + history report (2020), 28.



The first major alteration to the building took place in October 1947, as the post-World War II economy began to take shape. In that year, architect Lewis P. Hobart applied for an alteration permit to remodel the first floor Real Estate Department, remove a vault, construct an open balcony and mezzanine, as well as other work on the second floor and along the west, or Lick Place, alley facade. Contractor Dinwiddie Construction Company of San Francisco completed the renovations for \$75,000.<sup>26</sup> The small mezzanines in the 1920 banking hall addition toward the west wall are from this era.

By the 1960s, the exterior façades of the Crocker National Bank Building tower were in poor condition. The Indiana sandstone on the upper stories was spalling and occasionally falling to the street. Walter Steilberg, who had worked in Julia Morgan's office and was a noted engineer, took photographs of the building every day, over several years to show the failure of the façade.<sup>27</sup> In April 1962, the then Crocker-Anglo National Bank commissioned architect Milton Pflueger, the younger brother of the more famous Timothy Pflueger, to reface the exterior of the tower.<sup>28</sup> Believed to be one of the most extensive re-facing projects ever attempted on a structure in the United States, the mammoth construction job required the removal of one million pounds of Indiana sandstone from the building's exterior.<sup>29</sup> Pflueger also removed all of the lavish ornamentation of the top two stories of the tower, including the giant Corinthian pilasters. The \$1,100,000 face-lift resulted in the ten stories of the tower being covered with a lightweight glazed terra cotta. Due to its symbolic importance (the first two floors of the building were still being used as a logo by the bank), and its original durable granite cladding, as opposed to the softer sandstone that clad the upper stories, Pflueger did not touch the exterior of either the 1908 or 1920 banking halls.

In 1979, Crocker National Bank retained Skidmore, Owings & Merrill (lead designers Chuck Bassett and Richard Foster) to remake virtually the entire block bounded by Montgomery Street on the east, Sutter Street on the north, Post Street on the south and Kearny Street on the west, excluding the Hunter-Dulin Building (111 Sutter) and the Sutter Hotel (171 Sutter). The final plans called for the demolition of the Crocker National Bank tower floors 3 through 12, construction of a new shopping arcade on Lick Place (the Crocker Galleria), and a new forty-nine-story skyscraper (695 feet in height) on Kearny. The removal of the upper eleven stories of the Crocker National Bank Building was devised as a tradeoff in exchange for a variance to exceed the height limit on Kearny.<sup>30</sup> By July 1979, the Crocker National Bank Building office tower had been shortened by eleven stories to conform to the 500 foot height limit west of Lick Place. In 1984, the Crocker National Bank filed for an alteration permit to begin Phase III of the Crocker

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<sup>26</sup> City of San Francisco, Bureau of Building Inspection, Permit #93428. Quoted in architecture + history report (2020), 15.

<sup>27</sup> Crocker National Bank Building, San Francisco Heritage file. Quoted in architecture + history report (2020), 15.

<sup>28</sup> Milton T. Pflueger, *Time and Tim Remembered* (San Francisco: Pflueger Architects, 1985), 87. Timothy Pflueger died in 1946 and his younger brother, Milton, with whom he had a partnership, continued the practice. Quoted in architecture + history report (2020), 15.

<sup>29</sup> San Francisco Public Library. San Francisco Historical Photograph Collection under Crocker-Anglo National Bank Administrative Headquarters, April 17, 1962. Quoted in architecture + history report (2020), 15.

<sup>30</sup> "A Mixed Blessing in Crocker Plan" by Allan Temko, *San Francisco Chronicle*, Monday, January 22, 1979; "A high rise that fits S.F. Standards" by Allan Temko, *San Francisco Chronicle*, Tuesday, July 31, 1979. Quoted in architecture + history report (2020), 16.

Center Project, which consisted of completing the rooftop garden and tenant improvements to the second floor office areas in 1 – 25 Montgomery Street.<sup>31</sup>

**Events: Associated with events that have made a significant contribution to the broad patterns of our history.**

One Montgomery Street (aka 1-25 Montgomery Street) is historically significant for its association with reconstruction of banking industry facilities in Downtown following the 1906 earthquake and fires. Following the disaster of the 1906 earthquake and fires, San Francisco’s political and business community sought to quickly reestablish and rebuild the City’s economy. A big piece of the reconstruction effort were the local banking institutions, which provided financing and logistical support to business and property owners seeking to rebuild. These institutions were eager – for logistical as well as social reasons – to reestablish their physical presence in the Downtown. Besides their need to regain access to gold and securities and account information in vaults from destroyed buildings, many of these institutions needed to build new buildings and vaults to maintain or reestablish service to their depositors. One Montgomery Street is a relic of this important banking history of San Francisco and illustrative of the massive efforts to reconstruct downtown San Francisco following the widespread destruction caused by the 1906 earthquake and fires.

Isolated as it was from the established banking and financial system of the eastern U.S. during the Gold Rush period through the early twentieth century, the western U.S. built up its own capital and developed its own network of banks, with much of this system centered in San Francisco. In addition to the massive influx of currency from gold and silver mines, San Francisco also established itself as the western center for export and trade. Its trade ties to other nations, notably Great Britain, further led to San Francisco’s development as a financial center.<sup>32</sup> While isolated, San Francisco’s financial system, like New York’s, was dominated by a few large banks in the late 1800s, created first by the “Silver Kings” made rich by the Virginia City, Nevada mines, then by the railroad barons.<sup>33</sup> First National Bank of San Francisco, established in 1870, and Crocker-Woolworth bank, established in 1883, represent this history as they were one of the first banks established in San Francisco and as an institution formed by Charles Crocker, one of several “railroad barons,” for his son. By the time of the 1906 earthquake and fire, each bank was settled into its own stylish and substantial building within downtown San Francisco.

The following historical context on The First National Bank of San Francisco and Crocker-Woolworth Bank are excerpted from the *1-25 Montgomery Street Historic Resource Evaluation, Part 1* prepared by architecture + history, llc. (February 17, 2020):

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<sup>31</sup> San Francisco Department of Public Works, Permit No. 520335, 08.30.1984. Quoted in architecture + history report (2020), 16.

<sup>32</sup> Federal Reserve Bank of San Francisco, “Our History” webpage. Accessed on July 21, 2021 via <https://www.frbsf.org/our-district/about/our-history/>.

<sup>33</sup> Lynne Pierson Doti, “Banking in the Western U.S.” EH.net. Accessed on June 26, 2021 via <https://eh.net/encyclopedia/banking-in-the-western-u-s/>.

### The First National Bank of San Francisco<sup>34</sup>

The First National Bank of San Francisco was the first bank founded in California after Congress passed the National Banking Act in 1863.<sup>35</sup> Originally known as the First National Gold Bank of San Francisco and chartered in 1870, this institution had the distinction of introducing California to paper money backed by gold.<sup>36</sup> In February 1884, the bank dropped “Gold” from its name, becoming the First National Bank of San Francisco. The bank was originally headquartered in the Nevada Building at the corner of Montgomery and Sutter Streets. In 1889, the bank built a six-story bank and office building at the northwestern corner of Bush and Sansome Streets.

In 1907, the stockholders of the First National Bank organized the First Federal Trust Company to serve the capacities that were not permitted in the terms of the National Banking Act. That same year, the Board purchased the prominent lot at the northwestern corner of Montgomery and Post Streets, that prior to the earthquake had been occupied by the Masonic Temple. In 1909, the First Federal Trust Company in conjunction with the First National Bank of San Francisco (both companies were under the leadership of Rudolph Spreckels from 1906 to 1923) commissioned D. H. Burnham & Co., with Willis Polk as their San Francisco agent, to design a new banking hall and with an office tower above. Upon its completion, both companies made the new building a corporate icon using it for advertising purposes, much as the Chronicle Building had become a trademark of the city’s newspaper the *San Francisco Chronicle*.

In 1926, the First National Bank of San Francisco consolidated with the Crocker National Bank.<sup>37</sup> The Crocker First National Bank of San Francisco with its affiliate the Crocker First Federal Trust Company were advertised for the first time under this new name in the 1926 San Francisco City Directory. Their advertisement in that directory depicted a sketch of Polk’s 1909 First National Bank Building, with its later additions along Montgomery Street. The bank touted itself as the “Oldest National Bank in California.”<sup>38</sup>

### Crocker National Bank<sup>39</sup>

Founded by Ralph Woolworth and Charles Crocker in June 1883, the Crocker National Bank was originally known as the Crocker-Woolworth National Bank of San Francisco and functioned as the private bank of a newly formed business venture, the Crocker, Woolworth & Company, Bankers.<sup>40</sup> Woolworth, who had been president of the First National Bank from 1876-1883, left that institution in 1883 to form a new company with Crocker. One of the founders of the Central Pacific Railroad, Crocker briefly held a controlling interest in Wells Fargo, then purchased Woolworth’s bank for his [son, William H. Crocker].

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<sup>34</sup> Excerpt from architecture + history report (2020), 27-28.

<sup>35</sup> Ira B. Cross, *Financing an Empire. History of Banking in California* (San Francisco: The S.J. Clarke Publishing Company, 1927), 130. Quoted in architecture + history report (2020), 27.

<sup>36</sup> WPA Guide to San Francisco, 1940, page 188. Quoted in architecture + history report (2020), 27.

<sup>37</sup> WPA Guide to San Francisco, 1940, 188. Quoted in architecture + history report (2020), 28.

<sup>38</sup> *San Francisco City Directory*, 1926. Quoted in architecture + history report (2020), 28.

<sup>39</sup> Excerpt from architecture + history report (2020), 29-30.

<sup>40</sup> California Historical Society, *A Brief History of the Crocker Bank*. Quoted in architecture + history report (2020), 29.

The Crocker-Woolworth National Bank began the long history of mergers and acquisitions that would eventually result in the final incarnation Crocker-Citizens National Bank. In 1895, the Crocker-Woolworth National Bank purchased the small private banking firm of Sisson, Crocker & Company (not associated with Charles Crocker). The Crocker-Woolworth National Bank of San Francisco changed its name to the Crocker National Bank of San Francisco in 1906. Twenty years later, in 1926, the Crocker National Bank became the Crocker First National Bank following its acquisition of the First National Bank.

In 1956, the bank's name was changed again to the Crocker-Anglo National Bank following the acquisition of the Anglo California National Bank. Finally, in 1963 the company became known as the Crocker-Citizens National Bank. In 1971, the bank returned to its roots and became the Crocker National Bank, once again. By 1981, the British firm, Midland Bank of London took over the Crocker National Bank. The most recent merger and acquisition of the Crocker National Bank took place in 1986 when Wells Fargo Bank absorbed Crocker National Bank and all of its holdings.

In May 1906, *The Bankers' Magazine* reported that of the many bank buildings in downtown San Francisco prior to the earthquake and fires, only about "half a dozen are available for temporary use [in May 1906]."<sup>41</sup> Unlike the buildings, many of the bank vaults and their contents were believed to be "preserved intact" even within bank buildings that had been destroyed. With the contents of many bank vaults found to be salvageable, the solvency of many of the banks, particularly those associated with the most stalwart businessmen of the period – Crocker, Spreckels, Lienthal, etc. – was unquestioned. These business leaders leveraged their connections and deep ties to capital to fund redevelopment efforts. In addition to loans from other parts of the country, a great deal of money flowed into the reconstruction efforts from insurance firms in Great Britain.

Shortly after the earthquake and fires, in May 1906, *The Bankers' Magazine* noted that approximately twenty of the leading banks in San Francisco occupied buildings owned by them, and everyone of these institutions was financially able to rebuild on an elaborate and extensive scale.<sup>42</sup> The article's author speculated that this resolve would result in San Francisco having some of the finest bank buildings in the world. Further, the article noted that banking institutions were pledging to not only erect new bank buildings but that they were also promising substantial sums to rehabilitate the city. Many civic leaders would later say that William H. Crocker, president of Crocker-Woolworth National Bank, was instrumental during the reconstruction period. Crocker drew on his friendships with leading East Coast business leaders...when he personally secured millions of dollars in loans for the post-earthquake reconstruction. When discussing Crocker's role in the reconstruction efforts, one business associate said that "it would be impossible to overemphasize the importance of the role [Crocker] played:

Not only did he rally the business, financial and industrial leaders of the community...but he, more than any other man, was responsible for obtaining the tremendous amount of money and credit which this stupendous task required."<sup>43</sup>

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<sup>41</sup> Ibid.

<sup>42</sup> The Bankers Publishing Co., Selections from *The Bankers' Magazine* (May 1906), The Bancroft Library, University of California, Berkeley. Accessed on July 21, 2021 via <http://bancroft.berkeley.edu/http://content.cdlib.org/view?docId=hb2n39n8rt&brand=oac4>

<sup>43</sup> William Issel and Robert W. Cherny, *San Francisco, 1865-1932: Politics, Power, and Urban Development* (Berkeley: University of California Press, 1986), 38.

Prior to construction or reconstruction of the many bank buildings downtown, most banks and other commercial activities

shifted from San Francisco's destroyed center to temporary quarters on the outskirts. The mansions along Van Ness Avenue were transformed into warehouses, lawyer's offices, and insurance agencies. ... Only gradually, business returned to the center: first the banks... Larger enterprises generally led the way."<sup>44</sup>

First National Bank, then controlled by Rudolph Spreckels, one of the business and civic leaders active in reconstruction efforts, undertook construction of One Montgomery Street in 1907 as part of the effort to rebuild downtown and reestablish commercial activity in the decimated urban core of San Francisco. The subject building was one of the anchors that helped reestablish commercial activity in downtown San Francisco and is representative of this reconstruction effort.

**Architecture/Design: Embody the distinctive characteristics of a type, period, or method of construction, or that represent the work of a master, or that possess high artistic values.**

The existing building at One Montgomery Street is composed of two interconnected, Italian Renaissance Revival-style, grand banking halls, the first of which, completed in 1908, was designed by master architect Willis Polk, one of the most important, influential, and prolific master architects ever to practice in San Francisco. The second grand banking hall, completed in 1921, a northward addition and an exact copy of the arcaded base and majestic bank interior constructed in 1908, was credited to architect Charles E. Gottschalk (Polk maintained that he had provided the design of the addition). Master craftsman Arthur Putnam designed many of the interior details. One Montgomery Street retains its monumental, double-height, open volume interior, a major character-defining feature, one of downtown San Francisco's most imposing spaces, a historic interior that has always been publicly accessible. The 1921 extension was described in *Splendid Survivors, San Francisco's Downtown Architectural Heritage* as "this extension made a grand interior even grander with its sumptuous marble furnishings, fluted columns and coffered ceilings." One Montgomery Street exhibits distinctive characteristics and is an excellent and well-preserved example of an early twentieth century banking temple in San Francisco. Further, the building exhibits high artistic values, was designed (in its first phase) by recognized master architect Willis Polk and includes the work of master craftsman Arthur Putnam.

The neoclassical banking temple in the Anglo-American sphere is an architectural tradition that extends back at least as far as the mid-eighteenth century, when Sir Robert Taylor designed the Bank of England in London with elements that were derived from the Classical architectural vocabulary. As the Neoclassical idiom came to be seen as an appropriate expression for civic and institutional buildings of all types, it became nearly inseparable from the image of the bank, which sought to project solidity and stability through association with the venerated traditions of the ancient world. Although many such banking facilities were built within downtown San Francisco from the Gold Rush onward, including the relatively early surviving example Hibernia Bank (1892) at the corner of

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<sup>44</sup> Dr. Christoph Strupp, *Dealing with Disaster: The San Francisco Earthquake of 1906*, paper presented at the Symposium "San Francisco Earthquake 1906: Urban Reconstruction, Insurance, and Implications for the future," Institute of European Studies, University of California, Berkeley (March 22, 2006). Accessed on July 21, 2021 via [https://escholarship.org/content/qt9gd2v192/qt9gd2v192\\_noSplash\\_1fe9ebee12044d25403c2cfd5490693.pdf](https://escholarship.org/content/qt9gd2v192/qt9gd2v192_noSplash_1fe9ebee12044d25403c2cfd5490693.pdf)

McAllister and Jones Streets, which featured a domed corner entrance and giant exterior colonnade. Most other early examples of the type were destroyed in 1906 earthquake and fires. Most of the city's prominent banking temples, including the subject building, were constructed in the construction boom that followed the 1906 earthquake and fires, producing a consistency of architectural and cultural expression amongst the buildings. As noted in the landmark designation report for 1 Grant Avenue (Security Pacific National Bank), within San Francisco, "the banking temples remain as a precise expression of the ideals of the City Beautiful Movement in architecture, social and city planning which shaped S.F.'s post 1906 earthquake reconstruction."<sup>45</sup>

The following historical context on banking temples in San Francisco is excerpted from the *1-25 Montgomery Street Historic Resource Evaluation, Part 1* prepared by architecture + history, llc. (February 17, 2020):

### The Temple-Front Banking Hall<sup>46</sup>

From the Gold Rush onward, banking was one of San Francisco's most important business sectors, second only to the city's port activities. As a wealthy and fiercely competitive industry, banks commissioned important and highly visible buildings to serve as both their headquarters and the location of day-to-day banking transactions. San Francisco's banks were similar to their counterparts on the east coast or in Europe, conforming in most respects to a building type that had evolved from the late eighteenth century onward.

The earliest modern-era bank, architect Sir Robert Taylor's Bank of England in London (1765-70), featured a central rotunda and four large vaulted spaces, and was executed in the Neoclassical style. Since there was no design precedent for the building type, Taylor utilized a Neoclassical Revival style prevalent during this time period for important civic buildings. Later, architect Sir John Soane expanded upon Taylor's original design and created an expansive, picturesque complex reminiscent of a vaulted Roman bath, but utilizing Greek ornamental detailing. Employing a prominent corner rotunda and large full-height classical orders, the Bank of England (served as a design inspiration for subsequent bank buildings across Europe.

In the United States, the bank building was also taking form in the late eighteenth century, beginning with Benjamin Latrobe's 1798 Bank of Pennsylvania in Philadelphia. Recognized as America's earliest distinctive bank building, Latrobe followed Soane's lead. Using the same Neoclassical language, Latrobe created a monumental temple façade featuring a central interior rotunda housing tellers' cages, vaults, and offices. The main banking hall, the primary public space, occupied the center rotunda. Adorned with color-accented friezes and capped by a spectacular coffered dome, the rotunda was designed to inspire confidence in institution[al] stability. The Bank of Pennsylvania served as a prototype for hundreds of subsequent American banks. From 1870 through 1920, the number of American banks increased from some 3,000 to more than 30,000. Throughout this fifty-year period, Latrobe's banking temple prototype influenced many urban and even rural banking halls. In small towns across America the bank building was often the most ornate structure on "Main Street." In urban centers, financial institutions created opulent banking halls intended to best their competitors. While other styles were sometimes referenced,

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<sup>45</sup> San Francisco Planning Department, Final Case Report for Landmark Designation of 1 Grant Avenue (Security National Bank) (1981). San Francisco Landmark No. 132.

<sup>46</sup> *1-25 Montgomery Street Historic Resource Evaluation, Part 1* prepared by architecture + history, llc. (February 17, 2020), 23-25.



bank designers almost exclusively employed the Renaissance and Neoclassical Revival styles to convey the virtues of strength, permanence, and stability.<sup>47</sup>

The post-1906 rebuilding of San Francisco resulted in several excellent examples of the Classically-inspired banking temple. In fact, one of the city's most impressive examples actually survived the 1906 earthquake. The Hibernia Bank, designed by architect Albert Pissis in 1892, with revisions and repairs by Pissis after the earthquake. This imposing corner bank utilized Latrobe's domed Neoclassical temple idiom with a prominent corner entrance, domed rotunda, and giant exterior colonnade. The Hibernia Bank became a design source for most major San Francisco banks constructed after 1906.

Located at the northwest corner of McAllister and Jones Streets, the Hibernia Bank building was a visible landmark to commuters passing the intersection either on foot or on the Market Street Railway. Many post-earthquake banking temples were similarly sited, usually on the west side of the north-south blocks located immediately north of Market Street. Architect Willis Polk, who later designed the First National Bank building at [One] Montgomery called the Hibernia Bank the most beautiful building in the city.<sup>48</sup>

The period immediately following 1906 could be described as the "golden age" of the San Francisco banking temple. A number of the city's highly ornate, Classically-inspired banking halls date to this period of reconstruction. These buildings include: Bliss & Faville's Bank of California (1907) at 400 California Street [San Francisco Landmark No. 3 and Category I Significant Building]; Albert Pissis' Anglo California National Bank (1910) at 1 Sansome Street [California Register-eligible]; Bliss & Faville's Savings Union Bank and Trust Company (1910) at 1 Grant Avenue [San Francisco Landmark No. 132 and contributor to Kearny-Market-Mason-Sutter Conservation District]; and Clinton Day's Union Trust Company Bank (1910) at 2 Grant Avenue [San Francisco Landmark No. 131, Category I Significant Building, and contributor to Kearny-Market-Mason-Sutter Conservation District].<sup>49</sup>

Modeled after McKim, Mead & White's Knickerbocker Trust Building in New York, the Bank of California's one-story Roman banking temple at the corner of California and Sansome Streets is arguably San Francisco's finest, at least at the exterior.<sup>50</sup> Fully embodying Neoclassical language, this 1907 building is monumental in scale, easily standing out among much taller neighbors. Similarly, the Savings Union Bank and Trust Company Building (no longer used as a bank) at the intersection of O'Farrell, Grant and Market employs a strikingly similar visual language with its Classical temple front recalling Rome's Pantheon or Thomas Jefferson's Rotunda at the University of Virginia.

Exterior features of One Montgomery Street that are common to early twentieth century banking temples include its siting at a prominent corner location providing two street facades, the consistent and academically rigorous use of a Classical Order (in this case, Tuscan) in the design of the façade, and light-colored masonry

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<sup>47</sup> Diane Maddex, Editor. *Built in the USA: American Buildings from Airports to Zoos*. S. Allen Chambers, "Banks." (Washington, D.C.: National Trust for Historic Preservation, 1985), pp. 20-21. Quoted in architecture + history report (2020), 24.

<sup>48</sup> *Splendid Survivors: San Francisco's Downtown Architectural Heritage*, p.28. Quoted in architecture + history report (2020), 25.

<sup>49</sup> Ibid. Quoted in architecture + history report (2020), 25.

<sup>50</sup> *Splendid Survivors*, p. 96. Quoted in architecture + history report (2020), 25.

construction. Equally important to the classification as a banking temple is the ornate banking hall on the interior. The overall character of the main floor Italian Renaissance Revival-style banking halls at One Montgomery Street, which include original 1920s teller counter and “windows,” is exceedingly elaborate with the highest quality materials and craftsmanship creating one of San Francisco’s finest, pre-Depression banking hall interiors.

In addition to being an outstanding example of the Temple-Front Banking Hall type, the subject building also includes elements that rise to the level of a significant artistic achievement, such as the execution of fine detail in the difficult-to-work granite that clads the primary facades, the many sculptural elements created by master craftsman Arthur Putnam, and the rich detailing of the interior banking halls.

Arthur Putnam, a sculptor who often worked as an architectural modeler for various architectural firms, including that of Willis Polk, designed the figurines on the window and door frames and likely designed the staircase decoration, a squirrel (signifying “squirreling” away your money in savings).<sup>51</sup> At the window mullions and frames, Putnam executed ornate, decorative foliate and figural ornament, including cast metal gargoyle figures mounted on top of the horizontal mullions. A nationally known sculptor with pieces in a number of museums, Putnam can be considered a master artist or craftsman and the building is significant for the extant sculptures by Putnam that form part of the exterior and interior design of the building.

The following biographical information about Putnam is excerpted from the *1-25 Montgomery Street Historic Resource Evaluation, Part 1* prepared by architecture + history, llc. (February 17, 2020):

#### **Arthur Putnam, Artist and Sculptor (1873-1930)<sup>52</sup>**

Putnam was a well-known sculptor, both statewide and nationally. He was born in Mississippi, but the family moved frequently as his father was a civil engineer with the railroad. Putnam lived in California on and off during his childhood. During a visit to the California Midwinter International Exposition of 1894, Putnam took an art class with Julie Heyneman at the Arts Students League. She encouraged him to apprentice to the sculptor Rupert Schmid. Beginning around 1900 Putnam developed friendships with Tonalist painter Gottardo Piazzoni, and Bruce Porter, a stained glass designer, artist, and landscaper. Bruce Porter introduced Putnam to Willis Polk and other architects who helped him sustain his sculptural practice with commissions for architectural modeling. Putnam shared a studio with sculptor Earl Cummings and Gottardo Piazzoni in the Montgomery Block. Putnam worked with other painters like Maynard Dixon, Matteo Sandona, and Xavier Martinez. This group, along with Piazzoni, left the San Francisco Art Association to start the California Society of Artists.

In 1905 Putnam traveled to Europe, primarily Rome and Paris. In Paris, he exhibited six sculptures and came to the attention of August Rodin who, after seeing Putnam’s work, declared, “This is the work of a master.”<sup>53</sup> Despite neurological problems that began around 1909 and led ongoing health issues, Putnam continued to work selling a piece to New York’s Metropolitan Museum of Art in 1910.

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<sup>51</sup> *1-25 Montgomery Street Historic Resource Evaluation, Part 1* prepared by architecture + history, llc. (February 17, 2020), 37.

<sup>52</sup> *1-25 Montgomery Street Historic Resource Evaluation, Part 1* prepared by architecture + history, llc. (February 17, 2020): 37-38.

<sup>53</sup> (Abstract from WPA Project 2874, California Art Research, First Series, San Francisco 1937, Vol 6 [http://digitalassets.lib.berkeley.edu/cara/ucb/text/Cara\\_Volume\\_06.pdf](http://digitalassets.lib.berkeley.edu/cara/ucb/text/Cara_Volume_06.pdf)). Quoted in architecture + history report (2020), 37.



During the Panama-Pacific International Exposition (1915) his mermaid sculpture was part of a fountain designed by architect Arthur Brown, Jr. and a bronze group titled *The Puma and the Snake* won a gold medal at the Exposition. Putnam's work was exhibited at venues including the Berkeley and San Francisco Art Associations, the Legion of Honor, and the Bohemian Club amongst others. He received multiple awards including an Honorable Mention at the Art Institute of Chicago (1917), the Barnett Prize at New York's National Academy of Design, the Widener Medal at the Pennsylvania Academy of Fine Arts (1923), and the Avery Prize at the Architectural League of New York (1924). Putnam's work is exhibited in numerous museum collections including the Fine Arts Museums of San Francisco and the San Diego Museum of Fine Art. His public monument and sculpture groups are visible in places such as Golden Gate Park, but also in public buildings.<sup>54</sup>

The subject building is also significant as the work of master architect Willis Polk, who was the San Francisco representative of the celebrated D. H. Burnham & Company architectural firm at the time that the subject building was designed. Although Burnham was not involved directly in the design of the subject building, the influence of his Beaux Arts sensibility is evident in the building's Neoclassical design. Polk is responsible for some of the city's most significant buildings, including local landmarks like the Hallidie Building at 130 Sutter Street and the Hobart Building at 582 Market Street (both designated San Francisco Landmarks). As a prominently sited commercial building that displays Polk's rigorous architectural training, the subject building is representative of some of his best work.

The following biographical information about Polk is excerpted from the *1-25 Montgomery Street Historic Resource Evaluation, Part 1* prepared by architecture + history, llc. (February 17, 2020):

**Willis J. Polk, Jr., Architect (1867-1924)<sup>55</sup>**

From 1906 until 1910, Willis Jefferson Polk, Jr. was the San Francisco representative of the D. H. Burnham & Company architects and in this role he designed and supervised the construction of the First National Bank Building at 1 Montgomery Street. During the course of his career, Polk produced some of San Francisco's most recognizable landmarks. The son of a carpenter, Polk was born in Jacksonville, Illinois in 1867. At thirteen, Polk was apprenticed to an architect. Two years later Polk submitted his first design in an architectural competition, winning first prize and the opportunity to design a schoolhouse in Hope, Arkansas. Regional newspapers called Polk a "boy genius" and praised his design abilities. As a result of his son's abilities, Willis Polk, Sr. founded an architecture and contracting firm in Kansas City. The firm, known as W. W. Polk & Sons, also included Polk's brother, Daniel. At the age of twenty, Polk left the family business and went to work for the prominent Kansas City architectural firm of Van Brunt & Howe.<sup>56</sup>

A desire for travel landed Polk in San Francisco in 1889, where he entered a short partnership with Fritz Maurice Gamble. Soon after, his father and brother joined him where they reconstituted the family

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<sup>54</sup> (<https://bancroftlibrarycara.wordpress.com/arthur-putnam-1873-1930/>). Quoted in architecture + history report (2020), 38.

<sup>55</sup> *1-25 Montgomery Street Historic Resource Evaluation, Part 1* prepared by architecture + history, llc. (February 17, 2020), 32-35.

<sup>56</sup> John T. Hunter, "Willis Jefferson Polk," Website: <http://www.willispolk.com>. Quoted in architecture + history report (2020), 33.

partnership with Daniel Polk serving as the chief draftsman, Willis Jr. as the designer and salesman, and Willis Sr. as the chief financial officer and general contractor. While they built a house in which to live and work at 1013 Vallejo Street, the arrangement did not last and dissolved in 1897.<sup>57</sup>

By December 1899 Polk replaced the recently deceased F. F. Hamilton (1853-1899) as design partner in the venerable San Francisco firm of Percy & Hamilton. Working closely with surviving principal George Washington Percy (1847-1900), Polk began overseeing all design work. The firm's most important work on the boards at that time was the Kohl Building at the corner of California and Montgomery Streets. Despite enjoying financial security for the first time, Polk became increasingly frustrated with Percy's refusal to make him a full partner. Following Percy's death late in 1900, Polk suggested to Daniel Burnham that the two men start a partnership. Although flattered, Burnham initially rejected Polk's offer. Unfazed, Polk traveled to Chicago and began working for Burnham in September 1901. Polk, and his young wife Christina Barreda Moore, remained in Chicago for almost two years.<sup>58</sup>

Polk found a mentor and good friend in Daniel Burnham. Until this time, Polk's work had been extremely individual in nature, reflecting a highly personal Arts and Crafts-influenced idiom, sharing much in common with the work of his Bay Area contemporaries Ernest Coxhead, A. C. Schweinfurth, and Bernard Maybeck. In Burnham's office, Polk was exposed to a Beaux-Arts-influenced formula for large commercial buildings. In 1903, Polk returned to San Francisco and formed a short-lived partnership with George Alexander Wright. His friendship with Burnham did not waiver; in fact, Polk was influential in obtaining support for Burnham's proposed Plan for San Francisco, which was being debated when the 1906 disaster offered the city a clean slate for reshaping its urban infrastructure.

With downtown San Francisco in ruins, Polk seized the opportunity to take part in the reconstruction by reviving his plans to open a branch office of D. H. Burnham & Co. in San Francisco. As a veteran of Chicago's Great Fire, Burnham realized the potential for lucrative commissions and enthusiastically embraced Polk's plan. Although the Burnham Plan for the city was largely ignored in the haste to rebuild, Polk was quite successful in obtaining other work. Between 1906 and 1910, Willis Polk secured contracts for several major buildings, including the reconstruction of the Pacific Union Club, the Chronicle Building and the Merchants' Exchange Building and the construction of St. Mary's Hospital, as well as the First National Bank Building.<sup>59</sup> Polk was responsible for overseeing all of the design work in Burnham's San Francisco office.

Despite an initial level of success, Polk's position with Burnham began to erode, as the volume of work expected did not materialize. Somewhat of a firebrand, Polk managed to alienate many potential and actual clients. In addition, Polk lacked a business acumen. Frequent cost overruns and mismanagement resulted in Burnham severing the relationship with Polk in 1910. The two men remained friends and officially Burnham maintained that Polk was experienced enough to practice on his own. Regardless, the dissolution of the partnership was unquestionably a blow to Polk's pride. Not long after, Polk's difficult

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<sup>57</sup> John T. Hunter, "Willis Jefferson Polk," Website: <http://www.willispolk.com>. Quoted in *architecture + history report* (2020), 33.

<sup>58</sup> Richard Longstreth, *On the Edge of the World: Four Architects in San Francisco at the Turn of the Century*, (Berkeley: University of California Press, 1983), p. 299. Quoted in *architecture + history report* (2020), 33.

<sup>59</sup> *Ibid*, p. 300. Quoted in *architecture + history report* (2020), 34.

and boisterous character likely contributing to his being dismissed as the Supervising Architect for the proposed Panama Pacific International Exposition, which was to open in 1915.<sup>60</sup>

Despite these setbacks, Polk founded his own practice, Willis Polk & Co. With his contemporaries, including Ernest Coxhead, A. C. Schweinfurth, John Galen Howard, Arthur Brown, Jr., and Bernard Maybeck, Polk contributed immeasurably to the increasingly professional nature of architecture in post-earthquake San Francisco. Polk's abilities were widely recognized and despite his difficult temperament, he continued to find and complete highly regarded works. While he did not bring in as many commissions for large downtown office buildings as he had with Burnham, Polk designed two of the city's most important: the Hallidie Building at 130-50 [Sutter] Street (1912), the first glass curtain walled structure in the West [San Francisco Landmark No. 37, National Register-listed], and the Hobart Building at Market and Second Streets (1914) [San Francisco Landmark No. 162 and Category I Significant Building].

By the time of his death in 1924 Willis Polk's practice had declined significantly. His public behavior, which was exacerbated by chronic drinking, brought Polk increasing isolation. Nevertheless, Polk's design abilities never deserted him. Some of his last projects include: the Beach Chalet in Golden Gate Park; the Duncan McDuffie Residence in Oakland; the J. B. Metcalf Residence in Piedmont; the L. J. Hopkins Residence in St. Francis Wood (San Francisco); the B. W. Ford Residence in Hillsborough; and a small project to design a canopy for the Post Street entrance of the First National Bank Building [One Montgomery Street] he had completed while in partnership with Burnham.

The architect of record for the 1920 extension, Charles Gottschalk, was a well-known architect of the period, however, additional research is necessary to determine whether he would be considered a master. The following historic information about Gottschalk is excerpted from the *1-25 Montgomery Street Historic Resource Evaluation, Part 1* prepared by architecture + history, llc. (February 17, 2020):

**Charles Gottschalk (1864-1929)<sup>61</sup>**

Bay Area architect Charles Gottschalk was born in California c. 1869 and lived in San Francisco most of his life. He hailed from a fairly prosperous family of watchmakers. After a short period of practice in Chicago, where he worked for a branch office of the Boston firm Shepley, Ruten & Coolidge, Gottschalk returned to San Francisco where he entered the office of notable architect William Curlett. The firm designed the Shreve (1905) and Phelan (1908) Buildings in San Francisco and the country house, Villa Montalvo, of their client, Senator James D. Phelan, amongst other well-known buildings.<sup>62</sup>

Upon Curlett's death, Gottschalk practiced for a period of time with Curlett's son, Alexander. However, after the younger Curlett relocated to Los Angeles, Gottschalk practiced on his own for a while. He then entered a partnership with architect Martin Ristin 1925. Gottschalk died in San Francisco on May 14, 1929. His obituary in the June 1929 edition of the *Architect and Engineer* stated, "the firm of Gottschalk

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<sup>60</sup> Ibid, p. 301. Quoted in architecture + history report (2020), 34.

<sup>61</sup> *1-25 Montgomery Street Historic Resource Evaluation, Part 1* prepared by architecture + history, llc. (February 17, 2020): Quoted in architecture + history report (2020), 35.

<sup>62</sup> Withey, Page 243 and obit in *The Architect and Engineer* June 1929, p. 113. Quoted in architecture + history report (2020), 35.

and Rist has been eminently successful as the many well-designed buildings done under their handling fully attest.”<sup>63</sup>

Although Gottschalk is listed as the architect for the addition to the First National Bank, Polk claimed Gottschalk and Spreckels conspired to steal his design.<sup>64</sup> Polk filed a lawsuit against Spreckels, Gottschalk and other members of the First National Bank board disputing that his earlier design had been plagiarized. Polk eventually lost the highly publicized court case.

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<sup>63</sup> *The Architect & Engineer of California* (June 1929), p.113. Quoted in architecture + history report (2020), 35.

<sup>64</sup> *The Architect & Engineer of California* (February 1922), p. 48. Quoted in architecture + history report (2020), 35.

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**Photos**



One Montgomery Street, October 2019. Source: architecture + history, llc (2020) report



Detail of the rotunda entry, October 2019. Source: architecture + history, llc (2020) report





Montgomery Street elevation, view northwest, October 2019. Source: architecture + history, llc (2020) report



Montgomery Street elevation, view southwest, 2020. Source: Google Streetview



Post Street elevation where building connects to Crocker Galleria, 2020. Source: Google Streetview



Post Street elevation, 2021. Source: Google Streetview





Canopy at Post Street entry, October 2019. Source: architecture + history, llc. (2020) report



Post Street entrance, October 2019. Source: architecture + history, llc. (2020) report



View of the canopy from the October 1925 *Architect & Engineer*.  
Source: architecture + history, llc. (2020) report



View of 1908 lobby from rotunda entrance, 2018. Source: Flickr  
<https://www.flickr.com/photos/46065966@N00/45900727382/>





Interior of lobby in 1920 banking hall with exterior rotunda in background, view south, 2019.  
Source: architecture + historic, llc. (2020) report



Looking south to the exterior rotunda from the lobby of the 1920 addition, from *The Architect and Engineer*, October 1922. Source: architecture + history, llc. (2020) report





Interior of 1920 banking hall, view southwest, 2019. Source: architecture + history, llc. (2020) report



View of the 1920 banking hall, looking east, from *The Architect and Engineer*, October 1922. Source: architecture + history, llc. (2020) report





View of the 1920 banking hall, looking southwest, from *The Architect and Engineer*, October 1922. Source: architecture + history, llc. (2020) report



Interior of 1920 banking hall, looking northeast, 2019. Source: architecture + history, llc. (2020) report



View of 1920 banking hall addition, looking southwest, from *The Architect and Engineer*, October 1922. Source: architecture + history, llc. (2020) report

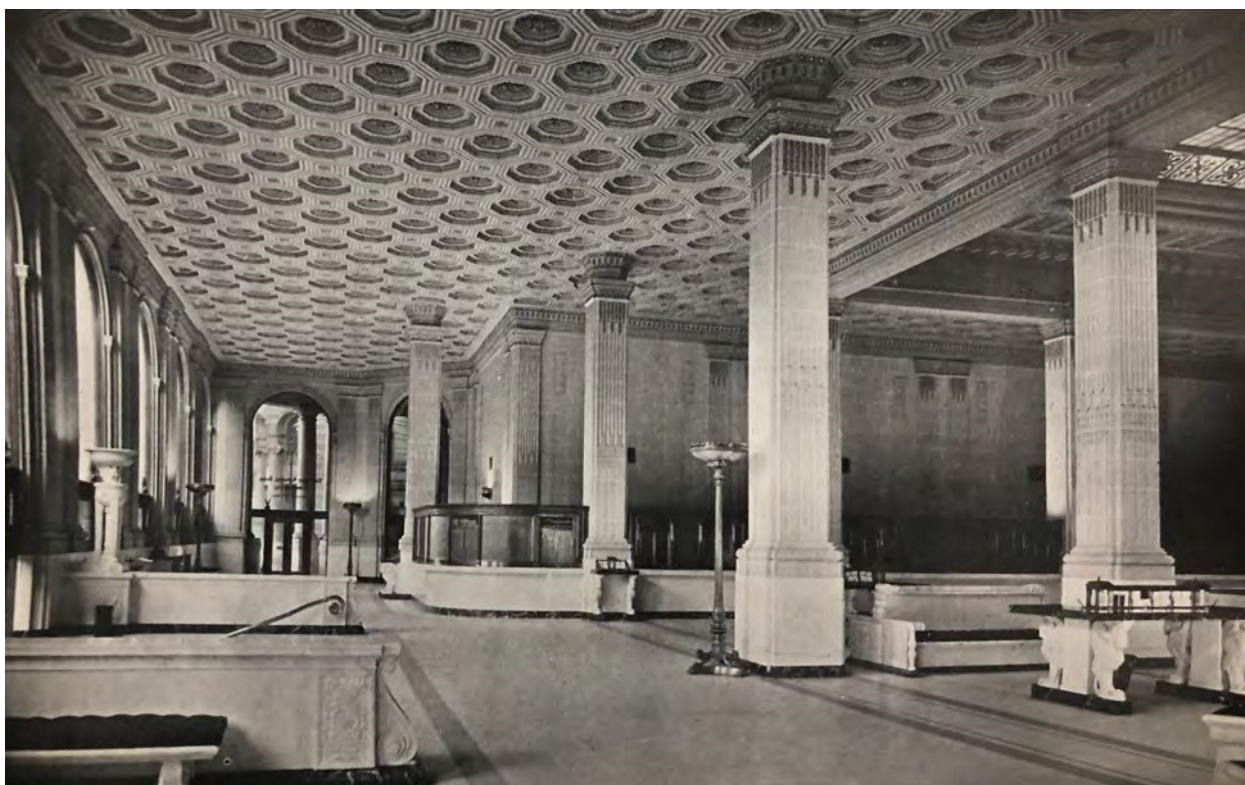


West end of 1920 banking hall, looking north, 2019. Source: architecture + history, llc. (2020) report





Interior of 1920 banking hall with stair to Montgomery Street entrance, looking south, 2019. Source: architecture + history, llc. (2020) report



View of interior of 1920 banking hall with stair to Montgomery Street and “teller” windows/counters, looking south, from *The Architect and Engineer*, October 1922. Source: architecture + history, llc. (2020) report



Above: Door and surround in 1920 banking hall, 2019.  
Source: architecture + history, llc. (2020) report

Right: View of the 1920 banking hall, looking north,  
from *The Architect and Engineer*, October 1922.  
Source: architecture + history, llc. (2020) report.







Entry information area in the 1920 banking hall, October 2019. Source: architecture + history, llc. (2020) report



Entry information area in the 1920 banking hall, from *The Architect and Engineer*, October 1922. Source: architecture + history, llc. (2020) report



View of the office area at the west side of the 1920 banking hall, from *The Architect and Engineer*, October 1922.  
Source: architecture + history, llc. (2020) report



View of the office area at west end of 1920 banking hall, looking south, October 2019.  
Source: architecture + history, llc. (2020) report





View of the Montgomery Street entry with the inserted lift and detail of railing, October 2019.  
Source: architecture + history, llc. (2020) report



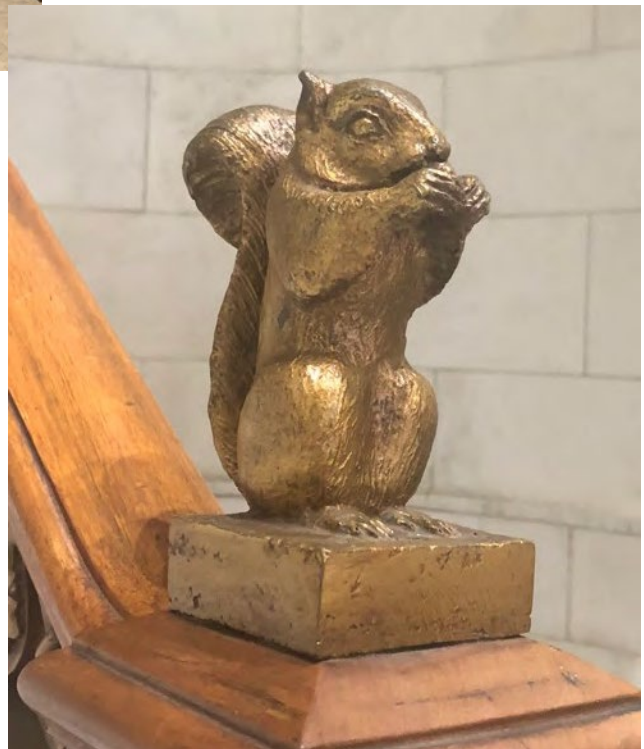




View of the entry from Montgomery Street into the 1920 banking hall, from *The Architect and Engineer*, October 1922. Source: architecture + history, llc. (2020) report



View of the curved stairway in the original 1908 lobby and detail view of the squirrel on the newel post, 2019. Source: architecture + history, llc. (2020) report





Detail view of the main vault and grille work on cage at vault in basement, 2019.  
Source: architecture + history, llc. (2020) report

