

FINAL

United States Department of the Interior
National Park Service

National Register of Historic Places
Registration Form

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

1. Name of Property

historic name Northern States Life Insurance Company

other names/site number _____

2. Location

street & number 5935 Hohman Avenue

N/A not for publication

city or town Hammond

N/A vicinity

state Indiana code IN

county Lake

code 089

zip code 46320

3. State/Federal Agency Certification

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


Signature of certifying official/Title

5/5/2010
Date

Indiana Department of Natural Resources

State or Federal agency and bureau

In my opinion, the property meets does not meet the National Register criteria. (See continuation sheet for additional comments.)

Signature of certifying official/Title

Date

State or Federal agency and bureau

4. National Park Service Certification

I hereby certify that the property is:

- entered in the National Register.
- See continuation sheet
- determined eligible for the National Register.
- See continuation sheet

determined not eligible for the National Register.

removed from the National Register.

other, (explain): _____

Signature of the Keeper

Date of Action

5. Classification

Ownership of Property

(Check as many boxes as apply)

- private, public-local, public-state, public-Federal

Category of Property

(Check only one box)

- building(s), district, site, structure, object

Number of Resources within Property

(Do not include previously listed resources in the count.)

Table with 2 columns: Contributing, Noncontributing and 5 rows: buildings, sites, structures, objects, Total.

Name of related multiple property listing

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

N/A

Number of contributing resources previously listed in the National Register

0

6. Function or Use

Historic Functions

(Enter categories from instructions)

COMMERCE/TRADE: Business, EDUCATION: College, EDUCATION: Education related (Admin. Bldg.)

Current Functions

(Enter categories from instructions)

EDUCATION: School

7. Description

Architectural Classification

(Enter categories from instructions)

LATE 19TH & 20TH C. REVIVALS: Classical Revival

Materials

(Enter categories from instructions)

foundation STONE: Limestone, walls STONE: Limestone, roof ASPHALT, other BRICK, CONCRETE, METAL: Brass

Narrative Description

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

8. Statement of Significance

Applicable National Register Criteria

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

- A** Property is associated with events that have made a significant contribution to the broad patterns of our history.
- B** Property is associated with the lives of persons significant in our past.
- C** Property embodies the distinctive characteristics of a type, period, method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- D** Property has yielded, or is likely to yield, information important in prehistory or history.

Criteria Considerations

(Mark "x" in all the boxes that apply.)

Property is:

- A** owned by a religious institution or used for religious purposes.
- B** removed from its original location.
- C** a birthplace or grave.
- D** a cemetery.
- E** a reconstructed building, object, or structure.
- F** a commemorative property.
- G** less than 50 years of age or achieved significance within the past 50 years.

Narrative Statement of Significance

(Explain the significance of the property on one or more continuation sheets.)

9. Major Bibliographical References

Bibliography

(Cite the books articles, and other sources used in preparing this form on one or more continuation sheets.)

Previous documentation on file (NPS):

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

Areas of significance

(Enter categories from instructions)

ARCHITECTURE

COMMERCE

Period of Significance

1926-1930

Significant Dates

1926

Significant Person

(Complete if Criterion B is marked above)

N/A

Cultural Affiliation

N/A

Architect/Builder

Childs & Smith

Name of repository:

Northern States Life Insurance Co.
Name of Property

Lake County, IN
County and State

10. Geographical Data

Acreage of Property 2.7 acres

UTM References

(Place additional UTM references on a continuation sheet.)

1	1 6	4 5 6 5 4 0	4 6 0 6 1 2 0	3			
	Zone	Easting	Northing		Zone	Easting	Northing
2				4			

See continuation sheet

Verbal Boundary Description

(Describe the boundaries of the property on a continuation sheet.)

Boundary Justification

(Explain why the boundaries were selected on a continuation sheet.)

11. Form Prepared By

name/title Kurt West Garner

organization _____ date April 21, 2009

street & number 308 South Michigan St. telephone 574-936-0613

city or town Plymouth state IN zip code 46563

Additional Documentation

Submit the following items with the completed form:

Continuation Sheets

Maps

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

Photographs

Representative **black and white photographs** of the property.

Additional items

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

Property Owner

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

name Montessori Academy, c/o Kathy Hill

street & number 5935 Hohman Ave. telephone 219-932-5666

city or town Hammond state IN zip code 46320

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

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

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Section number 7 Page 1

Northern States Life Insurance Company, Lake County, IN

7. Narrative Description

The Northern States Life Insurance Company building is an impressive two story limestone structure situated on the southeast corner of Hohman Avenue and Waltham Street in Hammond, Indiana. Its mass dominates the corner and is further accentuated by its Neo-Classical styling giving it a temple-like appearance. It is listed as "Outstanding" in the Lake County Interim Report (pg. 284, resource #526) as part of the Harrison Park Historic District. The building itself is approximately 11 blocks south of the downtown commercial district and one block east of the Indiana/Illinois state line (also the western boundary of the Harrison Park district).

Neighboring Area

The building fronts Hohman Avenue, facing west. Lining Hohman Avenue in this area is a mixture of architectural styles and types. To the north smaller scale commercial buildings dating to the period between c. 1940-1970 line Hohman on its west side and Harrison Park (1898), a large city park comparable in size to four city blocks fronts Hohman on the east side and is immediately north of the Northern States building on the north side of Waltham Street. Immediately west and south of the Northern States building are larger scale commercial buildings in a mixture of styles, most notably the five story Southmoor Hotel constructed in 1929 in the Colonial Revival Style, on the west side of Hohman facing east. Other buildings on the same block facing west on Hohman, as the Northern States building, are the First Presbyterian Church (1954), an apartment building (1923), a residence (1919), and an office building (c. 1950). Immediately south of the Northern States building is an asphalt parking lot (as seen in photo 0003).

Surrounding the small commercial area to the west, south and east is a residential neighborhood known as Harrison Park with larger scaled period revival homes fronting Hohman and smaller bungalows on secondary side streets. An alley separates the Northern States building from the residential area on its east side.

General Appearance

The Northern States Life Insurance building has an elevated terrace, creating a high pedestal to the building, on its north and west sides, and partially on its south side. The base has series of steps for access to the terrace and front entry. The terrace has a stone foundation with stone piers segmenting the perimeter balustrade and brick pavers forming most of the floor (photo 0006).

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Section number 7 Page 2

Northern States Life Insurance Company, Lake County, IN

The front facade has an austere, symmetrical configuration with refined classical detailing including sculptural panels with low-relief carving. The north and south side facades are mirrored designs with the exception of the terrace being mostly absent on the south facade. Each of the front and side facades are divided into two story bays by pilasters and/or engaged columns with capitals in the "Temple of the Winds" pattern. Simple rectangular window openings are located within the bays. The rear (east) facade is also nearly perfectly symmetrical, with the exception of a stone chimney on one side, with similar detailing to the other facades.

Again, the entire building is constructed of large, smooth limestone block with only a few exceptions. Windows are primarily generous 1/1 wood windows painted gray, with simple curved stops on each side of the bottom rail of the upper sash. The pilasters support an architrave with a segmented half-wheel pierced carving along the entire bottom half. The architrave is followed by a plain frieze, a tall, wide denticulated cornice with no carving, topped by a tall stone parapet. The architrave and cornice continue around the entire front and sides and partially on the rear facade. The flat roof has tarred felt/gravel finish with an internal drainage system. The building has had virtually no alterations on its exterior, maintaining a significant amount of integrity, and is in excellent condition.

The interior has a few rooms with spectacular architectural styling including the main atrium, board room and director's office. Original wall construction has remained mostly unaltered and most of the more ornate finishes also are still intact including extensive travertine application, stained glass windows, multi-paneled wood doors, hardware, terrazzo and ceramic tile flooring, wood paneling and brass balustrades. Some of the larger informal rooms were divided by drywall partitions.

The building site has simple landscaping with lawn on its north and west sides and a perimeter deciduous hedge on its west, north and partially on its east side along the sidewalk line separating the lawn from the street (as seen in photos 0001, 0004, 0005). The hedge has limited openings, mostly at sidewalk entrances particularly in the front. A few mature deciduous trees are located on the site, along with some lower growing ornamental trees in front and on the south side of the building where newer landscaping appears to have been installed with brick paving and sidewalk separating the building from the parking lot (photo 0007). Asphalt paving extends from the rear alley to the base of the east facade of the building. A tall metal flagpole, slightly taller than the building, is located in the northwest corner of the site and has a large metal ball finial.

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Section number 7 Page 3

Northern States Life Insurance Company, Lake County, IN

Exterior

The front facade (photo 0001), facing Hohman Avenue/west, is symmetrically configured with a large center entry approached by a wide series of five limestone steps leading to the terrace. The terrace has a low wall/balustrade on each side of the steps, each side being divided into two sections with a lower, center stone pier and slightly taller corner and end piers. A continuous stone handrail caps the low wall/balustrade, forming the top of the center pier also. The corner and end piers have two additional stone blocks in receding size forming a taller cap. The stone balustrade (below the stone cap) on the front facade was replaced with decorative concrete block, c. 1960, probably due to deterioration of the stone spindles. One other feature of the stone piers, now removed, were tall stone columns that supported light fixtures on the corner and end piers. Stone pavers are located immediately in front of the entry at the top of the steps while buff colored brick pavers create the remaining floor of the terrace. The field of pavers has concrete paving against the balustrade and building. The depth of the terrace is approximately six foot from building to balustrade. The stone entry steps have two equally spaced bronze handrails flanking the entry. Each handrail has two rails joined together at the top and bottom of the steps and each are supported by an "S" design connecting them to the legs of the rail, anchored into the stone steps. Each leg is connected by an "X" design between.

The front facade of the main building is divided into three principal bays. The center, entry bay is flanked by pairs of engaged fluted columns in antis (photo 0002); the outside bays are terminated at the corners by pairs of pilasters applied as ornament to antae. The pilasters and columns are set on stone bases. The center bay has a single stone step leading to the pair of brass doors. The entry opening has a projecting stone architrave surround that extends to incorporate the tall transoms above the entry doors (photo 0002). The surround has low-relief carvings in Greek figural motifs. On the base of each side of the surround are blocks with carvings of an urn with mermen on each side, griffins sitting on the urn and scrolling leaves and lotus flowers creating an organic pattern, each side with slightly different depictions of the Greek figures. The face of the surround continues with low relief carvings in a pattern of griffin in a diamond shape beaded frame, a woman's cameo surrounded by acanthus leaves, a grid of lotus flowers and leaves, a man's cameo surrounded by acanthus leaves, then the pattern repeats itself twice again before forming the top of the surround with the same pattern, but with a leaf design centered above the door. To the inside of the low-relief pattern is a simple pierced carving in a diamond and oval leaf pattern extending around the entire surround. The top of the surround has a pair of scrolled acanthus leaf covered console brackets supporting a denticulated cornice, with a pierced carving in a swag design on its lower face. Just below the cornice hood and above the carving of the surround is a sign with the building's current user's name on a wood board. Flanking the sign are low-relief blocks with the urn, griffin

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Section number 7 Page 4

Northern States Life Insurance Company, Lake County, IN

and merman design from the blocks at the base of the surround.

The entry has a pair of tall brass doors with a single, tall window in each door leaf. The door handles are simple posts with decorative spindle tops and bottoms. Above the doors are a pair of tall transom windows in brass frames with internal brass grille work with patterns of acanthus leaves, urns framing depictions of three figures in each window, for a total of six figures representing various forms of labor & industry (photo 0010). Immediately above the stone cornice of the entry surround is a pair of 1/1 windows separated by a pair of narrow fluted pilasters. Between each pair of engaged fluted columns is a single, narrow 1/1 window on the main level, with a rectangular pattern carved into the stone block below each window. This completes the center bay.

The outside bays have a low stone base between the engaged columns and antae. In each bay are two equally spaced, short awning windows, divided with a center mullion, at the basement level. Two 1/1 windows are located directly above these on the main level, set on narrow stone sills above blocks with a raised panel. The second level also has two windows in each bay, directly above the main level windows, but are joined together, separated by a pair of wood fluted pilasters matching the windows in the center bay. The main and second level windows are separated by stone spandrels with low-relief carvings of Greek figures in octagonal frames with an eagle on their left and lion on their right. Below the left window is a Greek woman holding a lamp and scroll; below the right window is a Greek warrior with helmet holding a shield and sword. (photo 0009)

Where the engaged columns form a deeper facade recess between the corners of the building, the entablature has an exposed soffit area that is coffered in stone (as seen at the top of photo 0002). The front facade's parapet has engraved "NORTHERN STATES LIFE INSURANCE COMPANY" centered across the building with low-relief carvings on each side, at the corners. These carved blocks have an urn supported by merman holding a scrolling acanthus vine in one hand and the urn in their other (as seen at the top of photo 0001). The parapet wall has a simple, flat-faced cap.

The north (Waltham Street) and south facades are essentially mirrored (photos 0003, 0004); the only variation is the terrace/building pedestal extends entirely along the north facade (photo 0004), but is located only in the west corner of the south facade (photo 0008). The north facade has a terrace with a balustrade constructed of stone spindles divided into nine sections by stone piers with a continuous stone cap/handrail. The corners are terminated by slightly taller piers. The terrace floor is brick pavers set between concrete paving against the building and balustrade (photo 0006). A set

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Section number 7 Page 5

Northern States Life Insurance Company, Lake County, IN

of five limestone steps are located at the east end of the north terrace, facing east (as seen on right side, photo 0005). The east end of this terrace has an area of glass block pavers covering a former stairwell. The south facade's terrace wraps around slightly from the front facade with a balustrade of decorative concrete block divided into two sections with a stone pier and south end pier slightly lower than the front corner pier (photo 0008). The balustrade/low wall has a stone cap.

Both side facades are separated into six bays by a single pilaster, with pairs of pilasters/antae terminating the ends of the building. Within each bay are two 1/1 windows on the main level and two 1/1 windows on the second level, with the second level windows separated only by a pair of short fluted pilasters. Low-relief carvings of the Greek warrior and woman are also located between main and second level windows. Basement windows on the south facade are directly in line with those above and are shorter 1/1 windows. Basement windows on the north facade are also directly in line with those above but are awning windows divided into two with a single mullion. The entablature with simple architrave, frieze, and cornice wraps around from the front of the building and continues across the entire side facades. The stone parapet wall has low-relief carvings at the front (west) corners matching the urn, griffin & acanthus vine design on the front parapet wall. The rest of the parapet remains unadorned and is terminated by a simple flat-faced stone cap.

The rear (east/alley) facade (photo 0005) is also classically and symmetrically organized. A pair of pilasters/antis is located on the north side, with pedestal block detailing wrapping around from the north facade. A single pilaster/antis with pedestal block detailing wraps around from the south facade, which has a stone chimney immediately to its north in place of the second pilaster. The stone chimney projects approximately two feet from the main facade. Between the chimney and pair of pilasters are eight vertical rows of masonry openings for windows and doors separated by stone with simple, flat-faced stone sills. These openings are located on each of the three building levels. The middle four openings are grouped closer together in the center of the facade with the outside two also being grouped together. Most openings have 1/1 windows located in them with the basement level windows being slightly shorter in height. A door is located in the basement level, second and sixth opening from the north side of the facade. Each door is a steel door with a single window in its upper half. The southernmost two windows in the basement level have been covered by metal panels. A steel tubular handrail is located on each side of the concrete well for the second door from the north side of the facade. A door with a window divided into four parts in its upper half is located in the southernmost opening on the second level of the building. The door has a metal landing and access ladder to the roof and is located adjacent to the chimney. An "X" patterned metal balustrade is located on the north and east sides of the landing. The southernmost two wood windows on the main level are 3/3, as is the window next to the second level door. This would appear to be for security reasons.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number 7 Page 6

Northern States Life Insurance Company, Lake County, IN

The entablature with cornice wraps around from each side of the building to the rear facade but terminates at the pair of pilasters/antis on the north side and is terminated by the chimney on the south side. A simple ogee trim defining the base of the architrave continues across the rear facade as does a simplified stone cornice with no dentil detailing. The parapet wall continues across the rear facade, with stone cap. The stone chimney continues approximately four feet above the parapet and is terminated by a simple, short stone cap.

Interior

General & vestibule

There are three levels to the building, the basement, which is partially exposed above grade, the main level and second level. The front portion of the building is arranged fairly symmetrically with very formal spaces and finishes centered on a two-story atrium/entry (photos 0011-0017). The remaining portion of the building has fairly large rooms accessed by hallways that lead to a rear stairwell in the southeast corner of the building. A series of concrete columns (round & square) create three building bays, east to west, on each level (as seen on the left side of photo 0026).

The main level has a vestibule immediately inside the front entry doors that is a tall, 1 ½ story volume with an essentially square footprint. The floor, walls and ceiling are covered in travertine. Brass mechanical system grille work is located on each side wall. A brass and glass lantern with three candle-arms hangs from a chain in the center of the ceiling (as seen at the top of photo 0010). A pair of brass doors and transoms creates the entry to the rest of the building and has a wide travertine door/transom surround on both the vestibule and atrium sides (photo 0011).

Atrium

The large, central atrium is located just inside the vestibule. The atrium is a two-story volume with a grand central staircase leading from a landing at the vestibule level (photo 0011), turning back to flanking stairways leading to the second level (photo 0012). Second level hallways form arcades that look out into the atrium space (photo 0017). Travertine covers the floor and wall surfaces in the entire atrium volume. The landing at the vestibule level has a field of ceramic tile flooring set into the travertine finish. The ceramic tiles are an array of dark blues, greens, light blues, yellows, oranges and browns in mostly rectangular patterns with a central diamond shape incorporating travertine finish also. A square of four green and yellow tiles with early fleur-de-les designs are located in each corner. A door opening with travertine surround is located on the north and south sides of the landing leading to a second landing at the tops of flanking basement stairs. The stairs leading up to the main level have a simple brass handrail on each side.

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Section number 7 Page 7

Northern States Life Insurance Company, Lake County, IN

The main level of the atrium has extensive ceramic tile inlay in the travertine floor incorporating some varying marbles into the pattern (photo 0014-north side of atrium). A large square opening is located on the east wall of the main level, directly in line with the grand stairs (lower part of photo 0015). It has a deep counter/recess into the wall. Stepping out from the main east wall, to each side of the opening, is a wall with a door opening on each side. Above the opening is a round, metal clock with brass hands and roman numerals (center of photo 0015). Above the clock is a belt course of ogee trim in travertine that forms the base of second level windows on the east wall and the base of the openings creating the arcade on the north and south sides of the atrium. From the main level landing, a side chamber opens off of each the north and south sides, a single story in height, but also having walls and floor covered in travertine (photo 0013-south side). A doorway is centered in each side (south and east or north and east). The west walls have openings to a smaller ante-chamber which leads to the president's office on the north side of the atrium (photo 0019) and to the board room on the south side.

The west half of the atrium has second level staircases flanking the grand center stairs with a highly ornate brass balustrade on a travertine base (photo 0012). It has a flat metal, turned spindle design with three scrolled pattern panels on each side with N S L overlaid as a monogram. The base of the balustrade has its handrail curve back toward the center staircase with flat metal, turned spindles and the N S L monogram curved with the newels. This also occurs to the outside of the second level staircases, with the travertine base and balustrade curving back toward the side chambers (photo 0018). The tops of the second level staircases end at a balcony with a low travertine wall with ogee trimmed cap directly over the vestibule entrance below (as seen in the upper half of photo 0012). An opening to the north and south leads to a series of four steps and a hallway leading east with four openings overlooking the atrium, creating an arcade feel (photo 0017). The floor, walls and square columns of the arcade are also covered in travertine (photo 0024). The two window openings on the second level of the front facade's center bay are located at the balcony/landing of the interior second level staircases. The openings have pairs of art glass metal casement windows with metal filigree forming various patterns with two Medieval figural scenes on each leaf (as seen at the top of photo 0012). This is repeated in the two window openings on the east wall of the atrium, on the second level, with stained art glass in place of clear (photos 0015, 0016).

The ceiling of the arcade is white plaster with wood crown molding painted white and modern fluorescent strip light fixtures (as seen at the top of photo 0024). The ceiling of the main atrium is also plaster with an impressive crown molding, highly ornate with its original well articulated painted finish including some gilding (photos 0016, 0017). The crown molding has a water leaf relief at its base, followed by dentil detailing then egg and dart detailing. Above the row of egg and dart detailing is a bracketed cornice with scrolled brackets and N S between each bracket with a fleur-de-

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Section number 7 Page 8

Northern States Life Insurance Company, Lake County, IN

lis between the N and S. The cornice has a concave crown with a swag design before terminating at the ceiling. The ceiling has, abutting to the crown molding, a wide perimeter painted design with swags and floral motif creating a treyed ceiling effect. The very center of the atrium ceiling has a large ornately painted plaster medallion with concentric bands of various designs beginning with a floral and urn design followed by a floral and shield in medallion design, followed by a scrolled modillion/paneled soffit then a Greek key pattern and the center with a concave, ribbed shell design with large acanthus leaves in high-relief spreading out in the very center to surround the base of a chandelier chain. (photo 0016)

The large chandelier is wrought iron, suspended from a heavy wrought iron link chain. It is has a reserved, ornate design with a medieval appearance. Four arms hold three electrified candles each, in polished brass holders. Four decorative, faux oil cylinders with finial tops are located in the fixture. (photos 0012, 0015, 0016)

Board Room/Former Treasurer's Room

Immediately off of the atrium's south side chamber is a smaller ante-chamber leading to a closet (on west wall) and board room (south wall). The walls of the ante-chamber are covered in wood trim. The doors are six-panel wood doors. The board room (photo 0021) has rich wood wainscoting in a stacked, three panel high design approximately seven feet high completely surrounding the room, interrupted only by window openings. A number of closet doors are hidden as wainscoting around the room, with a three panel door configuration to match the wainscot (as seen on the left half of photo 0021). A wood trim cap surrounds the top of the wainscoting with plaster finish above. Windows are cased in matching wood stools and jambs with simple straight stock casings with eased edges around the jambs. Each window has an interior wood bracket with painted, gilded design supporting a large wood curtain rod with wood finials (as seen at the top of photo 0021). The plaster ceiling also has a painted crown molding that steps out to the ceiling, much simpler than that crown molding of the atrium (as seen at the top of photo 0021). The ceiling has an intricately painted perimeter in a floral pattern. A small toilet room is located on the north side of the room, at its west end.

President's Room

Immediately off of the atrium's north side chamber is a smaller ante-chamber leading to a closet (on west wall) and the former president's office (north wall). The floor of the ante-chamber is covered in yellow-gold ceramic tiles (photo 0019), leading to an array of multi-colored ceramic tiles in patterns reflecting those of the atrium floor, in the office. The ante-chamber's walls are covered in

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Section number 7 Page 9

Northern States Life Insurance Company, Lake County, IN

wood trim and the office and closet doors are six-paneled wood doors. The office floor tiles form a border approximately two feet deep around the room with the center being a colored concrete, now covered with carpeting. All wall surfaces are covered in wood paneling in a stacked five-panel design (photo 0020). Again, hidden in the paneled walls are closet doors blending with the wall finish. Window openings have wood jambs and straight stock wood casings with color matching the paneling. A wood paneled fireplace is located in the center of the office's south wall (as seen on the right half of photo 0020). It has a simple wood mantle and a large black marble, with white and gold veining, fireplace surround. A single, large wood panel is located above the mantle, breaking from the stacked panel design of the other walls as the covered chimney projects into the room. Original foot irons with brass medallions are located in the firebox.

The cove molding and coffered ceiling of the office are highly ornate and also have been intricately finished with a high amount of gilding (as seen at the top of photo 0020). The ceiling is divided into octagonal and diamond coffers with large medallions in the octagonal sections and smaller medallions in the diamonds. Each coffer is defined by egg and dart moldings and octagonal coffers have floral medallions. A private toilet room is located off the southwest corner of the office. The toilet room floor is gray terrazzo, with a secondary two panel wood door for an interior closet. The toilet rooms in each the board room and president's office are where the narrow windows on the front facade's main level are located.

Main Level, remaining areas

From the atrium's left side of its east wall, a hallway leads diagonally to the southeast corner of the building where the rear stairwell is located (photo 0022). An office is located directly behind the east wall of the atrium, with the large opening located on the office's west wall. The office is accessed from a door on its north wall, from the hallway. Two classrooms are located off of the northeast wall of the hallway. A classroom is also located off of the right side of the east wall of the atrium (photo 0023). This classroom has access to the diagonal hallway on the classroom's east wall. Interior wall finishes are drywall while finish on the exterior walls is plaster. The wall partitions in the rear of the building forming the three classrooms and diagonal hallway are not original, this was one large open room called the General Office. An acoustic tile, drop ceiling has been installed in the hallway and classrooms. Floors have been covered in carpeting. The rear stairwell has a steel, cross back staircase that accesses each floor and is accessed by the east wall of the diagonal hall (photo 0027, second level). Directly off the south side of the diagonal hall are a pair of toilet rooms and a small closet. Doors are primarily single panel wood doors with wood jambs/casings. Window jambs are wrapped with plaster, but have wood stools with ogee trim below.

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Section number 7 Page 10

Northern States Life Insurance Company, Lake County, IN

Second level, off the arcade

The remaining second level has two smaller rooms (photo 0025) accessed from the north side of the arcade and one larger room accessed from the east end of the north arcade (photo 0036). The south arcade has a continuous hallway that leads to the rear stairwell (photo 0026) in the southeast corner of the building with a large room in the west half of the building, accessed off the arcade's south wall, followed by a pair of restrooms and then a small room at the building's rear. A large classroom is located off of the hallway's east end, on the north side of the hallway. Finishes in these areas off of the arcade are mostly carpeting or vinyl tile flooring, drywall and acoustic tile drop ceilings. Doors on the second are single panel wood doors in wood jambs/casings except for a steel door leading into the stairwell. Window jambs are wrapped with plaster, but have wood stools with ogee trim below (as seen in photo 0025). The area north of the main hallway and east of the lobby atrium was also one large open room originally. The other rooms are original space configurations.

Basement Level

Immediately off of the south side of the vestibule landing, inside the atrium is an opening leading to a landing for a set of basement stairs. The landing at the top of these stairs has plaster walls and ceilings and a terrazzo floor. The steps are also constructed of terrazzo finish with a round wood handrail with metal finials to the inside and as the stairway opens to the basement level, has a brass balustrade similar to that of the atrium space above. The bottom steps and balustrade curve outward wrapping back to a lobby at the basement level. (photo 0033)

The hallways and toilet rooms have a gray terrazzo finish with terrazzo base cove in a darker gray color (as seen at the bottom of photo 0033). Larger rooms, now used for classrooms, have either vinyl tile or carpet finish. Ceilings are covered in acoustic tile finish. Most wall surfaces maintain their original plaster finish, with the exception of some partition walls that have been constructed on the north side of the basement level. A hallway leading from a foyer area at the bottom of the stairs continues to the rear stairwell. To the south of this hallway are located several smaller rooms including toilet rooms, their layout appearing to be mostly original. To the north of the hallway are located four larger rooms, with the easternmost (rear) room being a kitchen/serving room, original to the building, and the remaining area was at one time a large open hall called the Agents Assembly, but now divided into three classrooms. Window openings have plaster jambs and wood stools with ogee trim below. Most doors are single or two panel wood doors. A storage room exists below the vestibule/landing level.

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Section number 7 Page 11

Northern States Life Insurance Company, Lake County, IN

The lobby at the base of the stairs has a door and window opening on its south wall to the former doctor's office (photo 0029). The door, centered on the south wall, has a single wood panel base and a large, Art Nouveau styled window in the upper portion with art glass, leaded mullions and random figures from nature (photo 0031). The window opening is located on the east half of the south wall of the lobby and has a pair of wood cased windows in Art Nuevo styling, again with leaded mullions and figures from nature (photo 0032). The west wall of the lobby has a door opening leading to a former waiting area. The waiting area's south wall is constructed of plaster at the base and then divided into five openings with a center wood door and two windows on each side of the door, set into wide wood jambs with straight stock wood casings. Above each opening are additional wood transoms that terminate at the ceiling (photo 0030). The room on the south side of this window wall is the former exam room for the doctor.

Toilet rooms have gray marble water closet dividers (photo 0034). Interior brick wall construction is evident in the west wall of the coat room, located near the rear of the building, on the south side of the hallway. The kitchen is accessed at the east end of the hallway, from a door off its north side. There is a serving window on the west wall, near the north end of the room, with wood casings and jambs and a wood stool (photo 0028, inside kitchen & photo 0035, outside). The serving window opening has a six panel wood door with windows in the top three panels. The door raises and lowers. A two-panel wood door is located to the north of the serving window. A handicap ramp has been constructed along the east wall of the kitchen leading down from an exterior door.

The building is heated by a boiler system, with mechanical room located in the southeast corner of the building's basement. Its original metal radiator heaters are located in each room. In a few locations brass filigree grilles act as covers for mechanical chases within the walls.

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Section number 8 Page 12

Northern States Life Insurance Company, Lake County, IN

8. Statement of Significance

The Northern States Life Insurance Company building is eligible for inclusion in the National Register of Historic Places under criteria A and C, the property embodies the distinctive characteristics of a type, period, and method of construction. The property qualifies under the Area of Significance for Architecture due to its impressive execution of the Neo-Classical style, and Commerce due to the building's representation of a period of exuberance in American business.

The period of significance for the property is 1926-1930. While the creation of architectural drawings and beginning of construction occurred in 1925, construction was completed in 1926. The period ends with the demise of the corporation in 1930.

Architecture

Comparisons

With little doubt, the Northern States Life Insurance Company building is one of the most impressive pieces of architecture in the City of Hammond. Its solid construction, size and impressive finishes and attention to detail puts the building in a class above its contemporaries in the city and in much of the region. While other buildings in Hammond have Neo-classical styling, the Northern States building surpasses the others because of the extensive application of stylistic details.

Two buildings in the State Street Commercial District were constructed in the Neo-classical style: the Federal Building (507 State St.) which was constructed in 1939, in a more stripped down version of the style and the American Trust and Savings Bank (479 State St.) which was constructed in 1899 as the style was just emerging in American cities. The Hohman Avenue Commercial District also has a few examples of the Neo-classical style, but none exhibit the detail found in the Northern States Building. The LaSalle Hotel (5266 Hohman) was constructed in 1908 in brick with terra-cotta classical details in pilaster capitals and building cornice. The Adolph Hirsch Building (5246 Hohman, 1927), the Calumet National Bank (5231 Hohman, 1925) and the NIPSCO Building (5265 Hohman, 1926) are all contemporaries of the Northern States building, also having limestone facades but with restrained classical details and no strongly accentuated columns or pilasters. The Yale Building (200 Russell St.) is also a contemporary of Northern States, constructed in 1924. While it at one time had an impressive columned facade, little remains now of its detail due to extensive remodeling.

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Section number 8 Page 13

Northern States Life Insurance Company, Lake County, IN

Three public buildings in Hammond were also constructed with Neo-classical styling, the Hammond Civic Center (5825 Sohl Ave., 1937-38), Hammond City Hall (5925 Calumet Ave., 1931-1935) and the Hammond Industrial School (5926 Calumet Ave., 1916). Again these buildings were constructed with more restrained Neo-classical styling and were not commercial in nature. Closest in integrity and stylistic superiority was the construction of the State Bank of Hammond at 5444-5446 Calumet Avenue. The building was constructed in 1927 and designed by architect Karl Vitzhum. The building, listed on the National Register of Historic Places, was constructed with an impressive front facade and columned portico, but still does not reach the level of detail of the Northern States building, nor does it have the Neo-classical detailing of its side facades which makes the Northern States building appear authentic to the stylistic purpose, symbolizing a Greek temple.

Neo-classical Style

Emerging at the turn of the new century and continuing until the 1930's in American cities was the Neo-classical style. Several events and trends fed the movement for Classicism. Planners of the World's Columbian Exposition of 1893 embraced Classicism for most of the fair's major buildings. The Federal government adopted Classicism for its expanding number of courthouses and post offices, beginning in the 1890's. Classicism was long a favorite of financial institutions; Indiana's first state banks were Greek Revival in style. The style lent itself well to defining a period of explosive wealth due to its formality, scale and sense of permanence. While the style began with fairly limited detail or classical ornamentation, by the late 1910's and into the 1920's, as a robust American economy permitted, the style was being executed with greater attention to classical styling. Extensive bas-relief carving and highly accentuated columns and pilasters, along with the almost exclusive use of limestone expressed the most refined execution of the Neo-classical style. Where the high level of detail and use of elaborate finishes were most evident was in public building construction related to civic uses such as municipal and federal buildings and financial institutions. This was only appropriate given the symbolism of the style, taken from the Roman form of government wanting to be emulated, and the appearance of security and permanence financial institutions wanted to portray to their clients.

The style reached its apex during the mid to late 1920's. After the stock market crash in 1929 and the subsequent period of economic depression, few financial institutions were able to expand if they remained solvent at all, slowing their contribution to construction. While municipal construction continued, in large part due to the federal relief works program, the style became more restrained as other architectural styles of the period were having influence on design.

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Section number 8 Page 14

Northern States Life Insurance Company, Lake County, IN

The Northern States Life Insurance Company building represents the highest of the Neo-classical style, being constructed between 1925 and 1926. The building clearly exemplifies by its vault-like appearance the sense of permanence and security Northern States wanted to portray to its client base and investors. With great attention to the classical system of architecture, complete with Grecian figural carvings, the Chicago-based architectural firm of Childs & Smith executed the pseudo-temple on a highly visible corner of an emerging industrial and financial power-house city.

The classical order of the building begins with the tall base on which the building appears to rest. Constructed as a terrace around the building, the approximately four foot tall base with balustrade segmented by square piers could be identified as a pedestal in classical terms. Furthering the image of the classical pedestal are the wide series of stone steps on the front of the building leading to the columned entrance, reflecting the approach to a Greek temple. (Photo 0001)

The building has facades segmented into equal bays by pilasters on each side and by pilasters and engaged columns on the front facade. The engaged columns are set in pairs that flank the front entry with pairs of pilasters at the building corners and single pilasters separating the bays on the sides of the building. The pilasters and columns are again executed in perfect classical detail. While the pilaster shafts are without fluting, the engaged columns have deeply fluted shafts. (Photo 0002)

Both pilasters and engaged columns have capitals with rimmed bases followed by the Temple of the Winds design on the capital. Temple of the Winds is a design with a row of acanthus leaves with their tops bent over at the base, followed by a row of tall, narrow leaves that curve outward at the top with the capital curvature. Between the tops of the tall narrow leaves are lotus flowers on the curvature at the top of the capital. Temple of the Winds is named for the Athenian "Tower of the Winds" structure unearthed in the 19th Century whose column capitals have a similar appearance. It was used as a clock tower with sundial and weather vane to indicate direction of the wind.

Further enhancing the temple portrayal with pilasters separating bays are the equally spaced, wide window openings in each bay creating a more open-volume appearance to the structure. Each bay has a pair of windows on each level, perfectly aligned. Between the pairs of second level windows are a pair of short, fluted pilasters with simple Tuscan style capitals. Below each of the main level windows is a stone panel with perimeter recessed engraving. Between each of the second and main level windows is another panel with low bas-relief carvings of Greek figures. The panels, in line with the windows, help to heighten the verticality to the building with a sense of openness between pilasters. (Photos 003, 004, 009)

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Section number 8 Page 15

Northern States Life Insurance Company, Lake County, IN

Resting on the engaged columns and pilasters is the building's massive entablature. (Photos 0001, 0005) The entablature has at its base an architrave with a continuous half-wheel pierced design in its lower half, plain face on its upper half and terminated with a plain cyma reversa/fillet cap. The architrave is followed by a plain frieze which is then capped with the projecting building cornice. The cornice has a plain cyma reversa base followed by dentils and crowned with a concave corona. Above the cornice is a tall stone parapet with flat-faced stone cap. On the front facade, where the pairs of pilasters and engaged columns allow the main facade to step back, a soffit area is created below the entablature. The soffit has a coffered ceiling with the ogee trim continuing from the column capitals forming its outside trim, followed by stone quarter-round to trim out the inside perimeter of the coffered panels. (Top of photo 0002)

The entry door surround and engravings are the final classical exterior treatments to be mentioned. A tall door surround, incorporating the double entry doors and tall transoms above, projects a temple entrance appearance (photo 0002). The surround has its face engraved with Greek figures and detailing, beginning with its base panels depicting urns, mermen and griffins. Greek mythology depicts mermen as containing wisdom while griffins were considered protectors. The depiction of wisdom and protection of valuables located in the urns seems to be the image Northern States wanted to portray to its clients and investors. The remaining surround has additional low-relief engravings of Greek men and women in cameo with floral surrounds and griffins. To the inside of the door surround is a continuous pierced design in ovals and diamonds.

Other low-relief engravings on the building include the panels between the main and second level windows which depict a Greek woman under the left side and a Greek soldier under the right (photo 0009). Each is flanked by an eagle and lion figure. These Greek images again represent strength and protection. The final figure engravings on the exterior of the building are located on the corners of the parapet wall with mermen holding handles of an urn. (Photo 0001)

The interior of the Northern States building continues the classical theme of architecture by portraying a formal interior, not unlike Greek temples, with a tall two story atrium volume that is representative of the pronaos, or inner part of the portico, with a solid appearing cella directly opposite the entry (photos 0012, 0015). The atrium has stone travertine finish on its floors, steps and walls giving an appearance of solid stone construction for the interior chamber of the building. Hallways on the second level have openings looking into the atrium space, providing an arcade appearance, again with its walls and square columns covered in travertine (photo 0017). Flooring in the atrium and former president's office have hand-made ceramic tiles in deep blues, greens, yellows and other colors, some with painted figures (photos 0014, 0019). Egg and dart detailing is located in

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Section number 8 Page 16

Northern States Life Insurance Company, Lake County, IN

the crown molding on the ceilings in the atrium and primary rooms of the building (photos 0016, 0020). These further reflect classical detailing.

Integrity

The Northern States Life Insurance Company building retains a great deal of architectural integrity with very limited changes or removal from the original construction. The exterior is nearly completely intact. Wood windows are original and have recently been restored. The front doors, while it appears that they once had metal filigree work, are still in place, as are the transom windows which have their filigree intact. New steel doors have been installed in the rear of the building, but do not detract from the overall architectural significance. Two window openings have been covered on the rear facade as well. As originally constructed, large stone columns rose from the corner piers of the terrace with what appears to be gas fed basins for lamps (see old photographs from newspaper publication). These no longer exist. The balustrade on the front of the building has had its stone spindles removed with decorative concrete block installed below the stone handrail; however the original balustrade exists on the north terrace (photo 0006). All of the stone carvings and details remain in place on the building and none of the exterior has had any form of covering installed over it, leaving the stone work in exemplary condition. A northern entrance once existed to the basement level from the north terrace; it has since been covered with glass block pavers creating a window well that is maintained as a small garden.

The architecturally significant features and finishes of the interior of the building have also remained in place and unaltered. Travertine flooring and wall covering remains in place and undamaged and is an extensive application of the material, itself a significant feature. The handmade ceramic tiles have also remained uncovered and are an important feature to the period of construction given their size, colors and patterns in which they were installed. Terrazzo flooring is still exposed in the more architecturally significant rooms in the basement level (photo 0033). Wood paneling and trim in the president's office and board room/treasurer's room is all still in place and is unaltered in any way (photos 0020, 0021). This is also true of certain features including the marble fireplace, drapery rods and closet doors blended with the paneling. The ceilings in the atrium, president's office and board room also have impressive details with cove molding, coffering and medallions (photos 0020, 0016). These are all intact and remain uncovered with their original, intricate paint scheme that includes significant gilding. Original light fixtures in the vestibule and atrium are preserved (0010, 0016). Art glass in the windows into the atrium is also preserved and depict unusual medieval scenes (photos 0010, 0012, 0016).

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number 8 Page 17

Northern States Life Insurance Company, Lake County, IN

Other features that remain are the marble toilet partitions (photo 0034), paneled wood doors and their hardware (photos 0013, 0019, 0036), brass balustrades with unusual monogramming on the grand staircase (photos 0012, 0018), the kitchen serving door (photos 0028, 0035), wood window stools (photos 0023, 0025, 0029), and the Art Nouveau styled windows in the doctor's office door and wall window (photos 0031, 0032). The original room configuration of the building remains intact with certain larger rooms having had partitions installed to create classrooms for earlier and current uses. Acoustic ceiling tiles have also been installed in these less architecturally significant spaces, but do not drop below architectural features such as windows.

Architect

The Northern States Life Insurance Company contracted with the firm of Frank A. Childs & William J. Smith in 1925 for design of their new home offices to be located at Hohman Avenue and Waltham Street. The architecture office of Childs & Smith was located at 720 North Michigan Avenue, Chicago, IL. Childs & Smith were well known for their financial institution and academic work, and often designed in the Neo-classical style. The principal architect on the Northern States project was Mr. O. H. Breidert and the superintendent of construction was Mr. (G)radgley. Childs & Smith received a number of commissions in Wisconsin and Illinois, and at least this one major commission in Northwest Indiana.

Commerce

Hammond overview

The City of Hammond traces its beginnings to 1852 with its first settlers, Ernest and Caroline Hohman. Originally named Hohmanville, the small village grew rapidly when George Hammond purchased a tract of land from the Hohmans and constructed a large meat-packing plant.¹ Railroads were soon constructed and the area became a hub of transportation in northwest Indiana. Hammond's partner platted a village nearby and named it "State Line" for its location on the Indiana side of the Illinois/Indiana state line. This name was later changed to Hammond and it was established as a city in 1884.²

The initial center of town was located along State Street and Hohman Avenue, north and east of the Northern States building, with railroads criss-crossing the center of the city; the Hohman Avenue

¹ Downtown Hammond: An Historical and Architectural Guide

² Ibid

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number 8 Page 18

Northern States Life Insurance Company, Lake County, IN

district ultimately became considered the “downtown” with Hohman becoming an important main street in the city. Hammond saw steady growth through the early 1900’s, but it was the 1910’s through the 1920’s that radically changed the architectural face of the city.³ As an important railroad city, receiving economic benefit from the explosive growth in nearby Chicago, Hammond also expanded tremendously and with that growth wealth began to flow into the city. Merchants built large, multi-story buildings in the center of the city and home builders added new residential areas with middle and upper income homes. The Harrison Park District, straddling Hohman Avenue south of the downtown, was a series of important plat additions to the city accommodating an extensive amount of new housing, a large city park, “Harrison Park,” and a small commercial node along Hohman Avenue in which the Northern States building was constructed during this thriving economic time. An electric rail line brought people from the new suburbs south of the downtown up Hohman Avenue to the bustling commercial districts, in front of Harrison Park and the Northern States building.⁴

Northern States Life Insurance Company

The company originally known as Employee’s Life and Casualty Insurance began in 1910 in a small room in the rear of Hammond Trust & Savings Bank and was born into a well-suited economic climate that would ensure its success. The originators expected it to have great appeal to the “industrial army of this region”.⁵ The company accumulated sufficient capital to issue its first policy in January of 1911 to Joseph Ruff of Hammond, who was a director on the board. The first president of the company was Oscar Krinbill, District Manager for Illinois Bell Telephone Company. He was succeeded in the same year by Hammond Mayor, John Smalley. Smalley was succeeded by George Eder in 1913 who was succeeded by Dr. Sharrer in 1915. He remained president through the construction of their home office on Hohman Avenue. Dr. Sharrer was noted for having the first automobile in Hammond.⁶

The company was renamed Northern States Life Insurance Company in 1913, the same year it “took its first step in reinsurance, reinsuring \$1,700,000 of business of another company.” From that year forward the growth was “steady and without any high pressure.....until 1919 when the year closed with ten millions of business in force.”⁷ It was discovered that a company formed in Minneapolis,

³ Ibid

⁴ The Harrison Park Area: An Historical and Architectural Guide

⁵ *Lake County Times*, Northern States Life Insurance Co. feature publication

⁶ Ibid

⁷ Ibid

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number 8 Page 19

Northern States Life Insurance Company, Lake County, IN

Minnesota with the same name as Northern States, leading to some confusion among agents and in some financial quarters. In 1925 the Minneapolis based company was persuaded to consolidate with the Indiana institution, liquidating the Minneapolis firm and making the Indiana firm of Northern States a giant insurance institution of the upper Midwest, opening up licensure in the states of Nebraska, South Dakota, North Dakota, Minnesota, along with its current coverage of Indiana, Illinois and Michigan. This gave the Hammond-based company "a field of great diversity of industrial, commercial and agricultural interests."⁸ The company had then, with the consolidation, thirty-two million dollars of insurance and total assets of about three and one-half million.

Saying of its new home office, Northern States said:

The building is a token of the confidence the management of the Northern States has in its home community, as well as an appreciation of the prestige it enjoys at home. There is more than beauty in its attractive design surpassing though it is. There is that assurance of stability and permanence that is inseparable from a sound financial institution." Of their commitment to the Hammond region, Northern States made this statement "Nearly three millions loaned to the business men and home owners of this region also give the Northern States an intimate relation to the growth of the community and a prominent part in promoting home ownership."⁹

The "roaring 20's" came crashing to a close with the onslaught of the Great Depression ignited by the Stock Market Crash in 1929 and subsequent financial institution failures. Northern States Life Insurance Company, after accomplishing tremendous success, could not endure the financial crisis. After less than five years in their magnificent new home office, the firm collapsed in 1930/31 under the weight of nation-wide financial failures. A retrospectively eerie statement by the company in 1926, upon completion of their new office, was this "There is no time when business conditions are unfavorable throughout its (NSLI) region."¹⁰

It is unclear how the building was used for much of the 1930's except that the radio station WWAE of Chicago purchased the building and operated a station from it from 1938 to 1940 when the station filed bankruptcy. Subsequent uses of the building were an extension of Purdue University from about 1943-1946, followed by administrative offices for the School City of Hammond until 1984. Also from 1945-1965 the Harrison Park branch library school service operated from the building. The Montessori Children's Schoolhouse, Inc. purchased the building in 1984 and currently operates

⁸ Ibid

⁹ Ibid

¹⁰ *Lake County Times*, Northern States Life Insurance Co. feature publication

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Section number 8 Page 20

Northern States Life Insurance Company, Lake County, IN

an education center in the building. The building was designated a Local Historical Landmark by the Common Council of the City of Hammond in 1985.

An impressive overview of the Northern States Life Insurance Company was published by the *Lake County Times* of Hammond, Indiana on July 30th, 1926 announcing the company's new home office and a reception for its clients and the public. Much of the information regarding the history of the company and its building was gleaned from this article. It had numerous photos of the Northern States Life Insurance Company offices in 1920 at their third floor location in the Citizens National Bank Building at the corner of Hohman and Sibley Streets, stating that in 1920 the company "expanded to usage of the entire third floor from its small, one room beginnings at the rear of the building in 1911". Large photos of the new facility in the publication include the president's office, atrium, treasurer's office, general offices, reception/waiting area and lobby of the physician's office, and exterior views of the building, including a floodlit shot at night. The publication also had a large display of buildings in the Calumet region funded by Northern States, employee and investor banquets, the "NSL Girls Chorus", the architect's Chicago office, and photos of the board commissioners, directors and officers.¹¹ *See attached documentation from this publication.*

¹¹ *Lake County Times*, Northern States Life Insurance Co. feature publication

**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Section number 9 Page 21

Northern States Life Insurance Company, Lake County, IN

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**United States Department of the Interior
National Park Service**

**National Register of Historic Places
Continuation Sheet**

Section number 10 Page 22

Northern States Life Insurance Company, Lake County, IN

10. Geographic Data

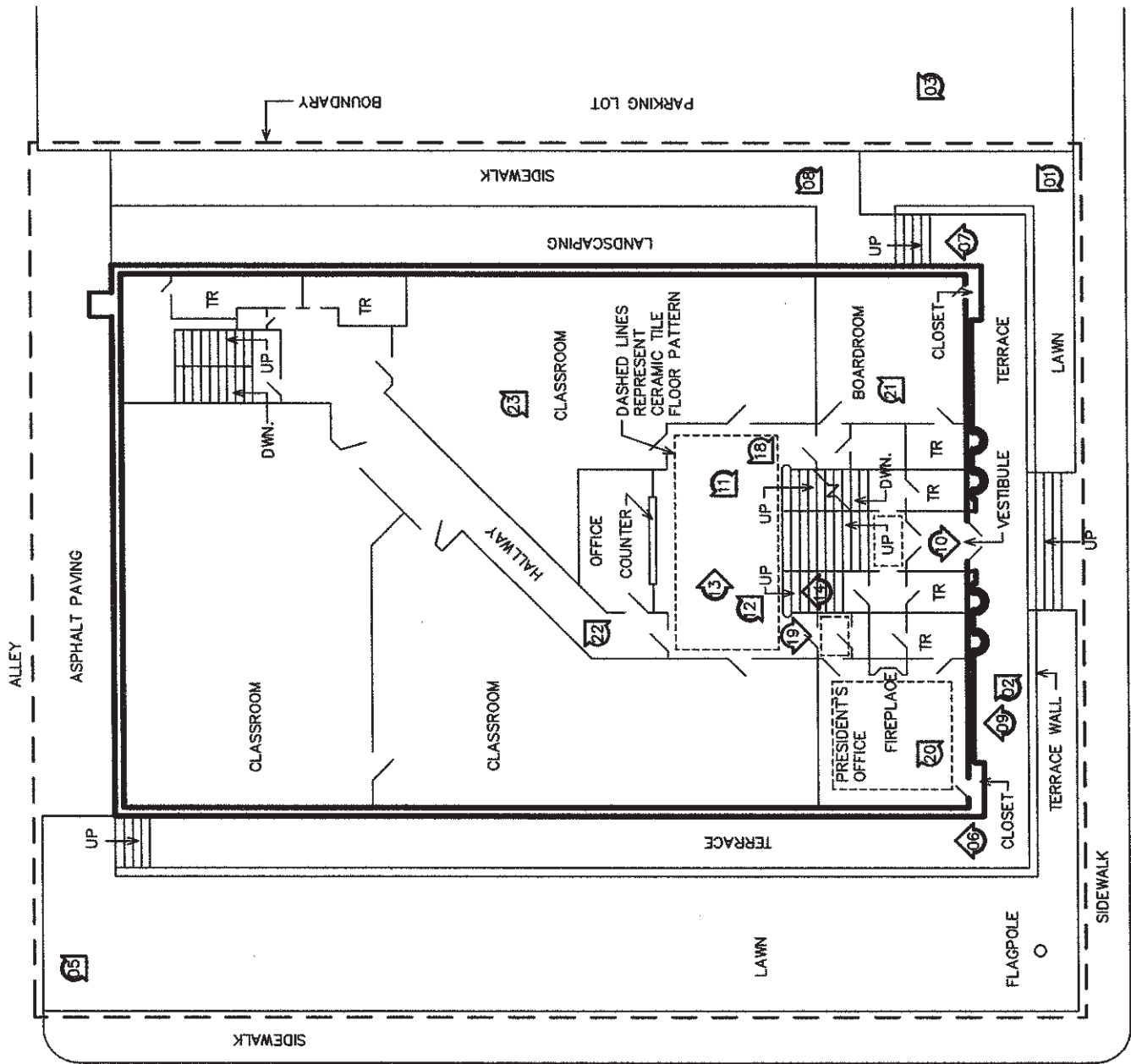
Verbal Boundary Description

Lots 6, 7 & 8 of Block 1 of the Harrison Park addition to the City of Hammond.

Beginning at the northwest corner of the property known as 5935 Hohman Avenue, Hammond, Indiana, and also known locally as the Northern States Life Insurance Company building, follow the property line east, parallel with Waltham Street to the northeast corner of 5935 Hohman Avenue. Turn south and follow the property line parallel with the alley to the southeast corner of 5935 Hohman Avenue. Turn west and follow the property line of 5935 Hohman Avenue to the southwest property corner. Turn north and follow the west property line of 5935 Hohman Avenue, parallel with Hohman Avenue, to the place of beginning.

Boundary Justification

The boundary is justified because it incorporates the property known locally as the Northern States Life Insurance Company building, 5935 Hohman Avenue. The boundary excludes all other non-contributing resources and parking lots near or adjacent to the building. The building, being the subject of the nomination, is also the only resource, contributing or non-contributing, located within the described boundary.



WALTHAM STREET



02 = PHOTOGRAPHS
TR = TOILET ROOM

NORTHERN STATES LIFE INSURANCE CO.
NATIONAL REGISTER SITE & MAIN LEVEL PLAN

HOHMAN AVENUE

SIDEWALK

HARRISON PARK



4608
 4607
 T37 N
 T36 N
 4606
 4605
 4604
 35'
 4603
 4602

NORTHERN STATES
 1 800 000 FEET LIFE INSURANCE
 (IL)
 LAKE CO., IN UTAH
 16 456540 460612C

CALUMET CITY

HAMMOND

MUNSTER

COOK COUNTY
 FOREST PRESERVE

SING

80
 94
 6
 41