

June 17, 2020

**Addendum to Evaluation of Historical Significance for 7<sup>th</sup> & Dolores  
(formerly the Palo Alto-Salinas Savings and Loan Complex)  
APN 010-145-020, Carmel-by-the-Sea, CA.**

**Executive Summary**

Constructed in 1972, the buildings historically known as the Palo Alto-Salinas Savings and Loan complex are located on the southeast corner of Seventh and Dolores Streets in downtown Carmel. The complex consists of two buildings; the former bank and a separate community room.

An evaluation of significance dated October 3, 2019 determined that the complex was not eligible for listing on the National Register of Historic Places due to Criterion G which requires that buildings less than 50 years old be exceptionally important to be listed. In addition, the report concluded that the building did not meet all the eligibility requirements for inclusion in the Carmel Inventory. Specifically, it does not currently represent a theme in the Historic Context Statement<sup>1</sup> and it is not 50 years old. It was determined however, that the building complex is eligible for the California Register of Historic Resources because there is no listing requirement regarding exceptional importance for a building that is less than 50 years old.

This report serves as an addendum to the previous report and specifically focuses on the eligibility for the individual listing of the community room on the California Register of Historic Resources and on its importance within the Palo Alto-Salinas Savings and Loan complex.

**Building Description**

The community room fronts Dolores Street and is located directly to the south of the former bank building. Measuring just over 600 square feet, the one-room building utilizes the same materials used in the main building, most notably the copper roofing and vertical heart redwood siding. Identical design elements include a shed roof and large plate glass windows on each elevation. Like the main building, the overall effect is a design of clean simplicity. A pergola-covered walkway separates the two buildings while an elevated walkway connects them.

A 1971 article in the *Pine Cone* describes plans for the community room:

“In addition to the main building facility, plans call for a separate community room for public use which will be enclosed by a walled garden including trees and plants.”<sup>2</sup> The walled garden area is still extant, featuring potted plants and a couple of trees at the rear of the property.

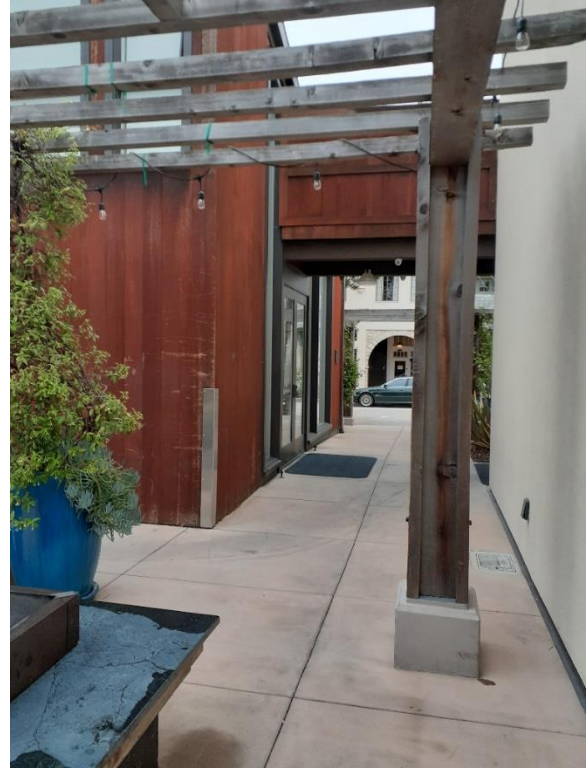
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<sup>1</sup> At this time Carmel’s Context Statement only includes themes up to 1965. The City is in the process of updating the Context Statement to reflect themes between 1966 – 1990.

<sup>2</sup> *The Carmel Pine Cone*. September 30, 1971, p. 19.



Front Elevation Facing Dolores Street, 2020



Looking towards Dolores Street, 2020

The first remodel of the building took place in 1978<sup>3</sup> and included the removal of the interior chair rails to accommodate plantation blinds. Eventually the exterior rails were removed from the upper and lower windows on the west and south elevations. Single panes of plate glass replaced the original windows. The wall surrounding the community room obscured much of the building but in 2013 a portion of the wall on the south elevation was removed and the entire wall was shortened by twelve inches. That same year new pergolas were added to the front and rear of the walkway.

### Building History

Plans got underway for the construction of a new Palo Alto-Salinas Savings and Loan Company building in 1971. The bank was occupying a 1950s building on the corner of 7<sup>th</sup> and Dolores. By the time the bank opened in November, 1972, Palo Alto-Salinas Savings and Loan had acquired Carmel Savings Bank, changed their name to Northern California Savings and Loan, and were operating 23 branches throughout northern California. The company was rapidly expanding in 1972. The new Carmel branch was third of four new branches planned for that year.

Company President Firmin A. Gryp insisted “that the Northern California Savings staff in each community becomes involved in community improvement projects.”<sup>4</sup> Providing a community

<sup>3</sup> 7<sup>th</sup> & Dolores Building Files. Carmel-by-the-Sea Planning Department.

<sup>4</sup> *The Carmel Pine Cone*. November 8, 1972.

room at each branch was part of the bank's public relations strategy. The company sent their Community Relations Director to Carmel to work with bank manager Charles Lunt to make sure he got off on the right foot with residents. The bank opened with a full week of festivities, drawing on the popular local themes of dogs and trees.



Views showing original window design, 1999.



During the 1970s a variety of lectures, benefits, and meetings were hosted at the community room, ranging from the Carmel River Steelhead Association's monthly meetings to transcendental meditation classes. The community room's proposed use as a gallery never came to pass, and during that decade only one photography exhibit was featured.

Although the 1970s started off as an optimistic period of growth for the bank, storm clouds were on the horizon. On the national front, slow economic growth and high interest rates created a recession by 1980. Fewer families were applying for home loans, leaving the Savings and Loan banks with dwindling portfolios of low interest mortgages as their only source of income. By 1989 more than 1000 of the nation's Savings and Loans had failed. The crisis is now recognized as the most significant bank collapse since the Great Depression. The Northern California Savings and Loan bank was one of the first to fail. In 1982 it was merged into Great Western Bank. The former focus on community relations dropped by the wayside as well. Use of the community room slowed dramatically and by the mid-1980s there is no mention of its use by local groups.

### **Analysis of Significance**

As previously stated, the Palo Alto-Salinas Savings and Loan complex does not meet the criteria for listing in the National Register of Historic Places and in Carmel's Inventory of Historic Resources.

The complex was determined eligible under Criterion 3 (Architecture) in the California Register of Historic Resources (CRHR).<sup>5</sup> Following is an analysis of the community room's individual eligibility based on the CRHR designation criteria.

▪ ***Associated with events that have made a significant contribution to the broad patterns of local or regional history or the cultural heritage of California or the United States (Criterion 1)***

None of the events that took place at the community room made a significant contribution to the broad patterns of local and regional history or the cultural heritage of California or the United States, therefore it does not meet Criterion 1.

▪ ***Associated with the lives of persons important to local, California or national history (Criterion 2)***

The community room did not play a significant role in the lives of any people important to local, California, or national history and does not meet Criterion 2.

▪ ***Embodies the distinctive characteristics of a type, period, region or method of construction or represents the work of a master or possesses high artistic values (Criterion 3)***

The bank complex was found eligible for listing under Criterion 3 because it embodies the distinctive characteristics of a type (Bay Region Style) and period. In addition, it represents the

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<sup>5</sup> The applicability of the 50-Year Rule was explained in the previous report.

work of two masters, Will Shaw and Walter Burde, who combined their creative energies to create a unified vision.

Several testimonies supporting the architectural significance of the bank building were cited in the previous report. The community room is not included in any of these statements. The bank building was always the design team's focal point and they took great care to make the new building compatible with the character of Carmel.<sup>6</sup> The community room was simply a postscript to their design intentions, tacked on primarily to satisfy the bank's commitment to forging community connections. The remodel of the windows to single-pane plate glass diminished the Bay Region character of the community room, reducing its design to a watered-down version of the bank building. The Community Room features the same materials, nods to the Bay Region design vocabulary, but does not rise to the same level of design acumen reflected in the bank building. It does not contain enough distinctive characteristics to be considered a true representative of the Bay Region style and therefore does not meet this section of Criterion 3.

The bank complex was designed and executed by two master architects and the community room was incorporated into their plans. A property is not eligible as the work of a master simply because it was designed and executed by a prominent architect, and in this case, two prominent architects. Rather, it must exemplify the master's work. The bank building is a vastly superior example of both architect's work on many different levels. They created the illusion of spaciousness through a variety of design techniques and fine materials. They utilized the tenants of the Bay Region Style by successfully blending exterior with interior spaces and the bank building reflects Burde's interest in Japanese design as well. The community room was a minor part of the overall project, and as a stand-alone building, does not realize any of the same intentions reflected in the bank building's design. The community room does not meet this section of Criterion 3.

The third section of Criterion 3, high artistic values, is applicable if a property so fully articulates a particular concept of design that it expresses an aesthetic ideal. Typically, high artistic values relate to community design and planning, engineering, or sculpture. It is not applicable in this case.

▪ ***Has yielded, or has the potential to yield, information important to the prehistory or history of the local area, California or the nation (Criterion 4)***

Criterion 4 is typically associated with archeological resources and is not applicable to this evaluation.

## **Definitions**

The California Register of Historic Resources provides definitions of terms in the California Code of Regulations (Title 14, Chapter 11.5, Appendix A). A **Building** is defined as follows:

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<sup>6</sup> *The Carmel Pine Cone*. September 30, 1971. p. 19.



*A resource such as a house, barn, church, factory, hotel, or similar structure, created principally to shelter or assist in carrying out any form of human activity. Also, used to refer to an historically and functionally related unit, such as a courthouse and jail or a house and barn.*

Based on this definition, the bank building and community room are a historically related unit but clearly the community room is the subordinate building in the complex. The community room is not an essential component of the bank design; it is not physically integrated into the bank building; it does not add to the bank's integrity; and it does not amplify the bank's architectural qualities. The bank retains its significance with or without the community room, yet the community room, without the bank, would not retain significance.

### **Summary**

The Palo Alto-Salinas Savings and Loan complex consists of two buildings, a bank building and a community room. By definition they are a historically related unit and as a unit they have been determined eligible for listing on the California Register of Historic Resources. The primary building within the complex is the bank, and the property's historical significance is predicated on the bank. The community room is an ancillary structure that does not contribute to the overall significance of the complex. In addition, the community room was evaluated for eligibility for listing in the California Register of Historic Resources based on its merits alone. The community room does not meet the criteria for listing as an individual resource.

Respectfully submitted,

A handwritten signature in cursive script that reads "Margaret Clovis". The signature is fluid and elegant, with a large, sweeping loop at the end of the last name.

Margaret Clovis