

## Merchants National Bank, Winona



THERE WAS A TIME, before ATMs and the internet, when monetary transactions required a visit to the bank. But even in that bygone era, it was the rare financial institution that offered patrons an awe-inspiring architectural experience along with check-writing privileges. The Merchants National Bank in Winona, designed in 1911–12 by the Minneapolis firm of Purcell, Feick and Elmslie, was one such edifice.

It was in small midwestern towns in the early twentieth century that conventional wisdom about bank architecture was handsomely challenged. Until then, America's civic institutions looked to European antecedents for architectural models. As a result, neoclassical columns and pediments not only predominated but also served as billboards proclaiming the security and gravitas of these establishments. The Merchants National Bank departed from this tradition by taking its inspiration from native sources—the uniquely American architecture of Louis Sul-



*Winona's handsome Merchants National Bank, 1914 (MHS COLLECTIONS)*

livan and the Prairie School tenets of Frank Lloyd Wright. It was Sullivan who four years earlier and 100 miles away, in Owatonna, first demonstrated how successful the marriage of American style and banking needs could be.

The Winona bank was unusual for its time and place. In the prosperous river town where Victorian commercial blocks prevailed, the bank's cube-like geometry was arrestingly different. Botanically inspired (and decidedly nonclassical) terra cotta ornamentation crept across its façades. Stained glass, generally reserved for religious structures, was used liberally in expansive windows and a skylit ceiling, transforming daylight into a multi-hued glow.

Yet the building was also firmly rooted in the Minnesota landscape. Earthy brick and terra cotta referenced the town's history of brick manufacturing. Large wall murals, depicting river scenes and the Wisconsin bluffs, spoke of the natural beauty that first lured settlers to the area. In its singularity *and* sense of place, the remarkable American-bred structure evoked a sense of pride among Winonans and Minnesotans alike that neither time nor the internet has rendered obsolete.

—JANE KING HESSION

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