

City of Detroit

CITY COUNCIL

Historic Designation Advisory Board

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Final Report

Conductors Protective Assurance Building (C.P.A. Building)

Historic District

2216 - 2200 Michigan Avenue/2411 14th Street



Undated image of the C.P.A. Building (Manning Bros. negative #68035) © Indiana Limestone Company. Courtesy, Indiana Geological and Water Survey, Indiana University, Bloomington, Indiana, available online at:

<http://purl.dlib.indiana.edu/iudl/images/VAC5094/VAC5094-02114>.

Historic Designation Advisory Board – Detroit City Council

By a resolution dated November 26, 2024, the Detroit City Council charged the Historic Designation Advisory Board (HDAB), a study committee, with the official study of the proposed Conductors Protective Assurance Building (C.P.A. Building) Historic District in accordance with Chapter 21 of the 2019 Detroit City Code and the Michigan Local Historic Districts Act.

The C.P.A. Building is a single building that occupies a large commercial parcel on the northwest corner of Michigan Avenue and 14th Street approximately 1.5 miles west of the Point of Origin at Campus Martius Park in downtown Detroit. It is south of the Fisher Freeway and north of Roosevelt Park and Michigan Central Station in the Corktown neighborhood of Detroit. The C.P.A. Building has two addresses, including 2200 Michigan Avenue and 2411 14th Street. The proposed district boundaries include the noncontributing lot to the west at 2216 Michigan Avenue.

Boundaries:

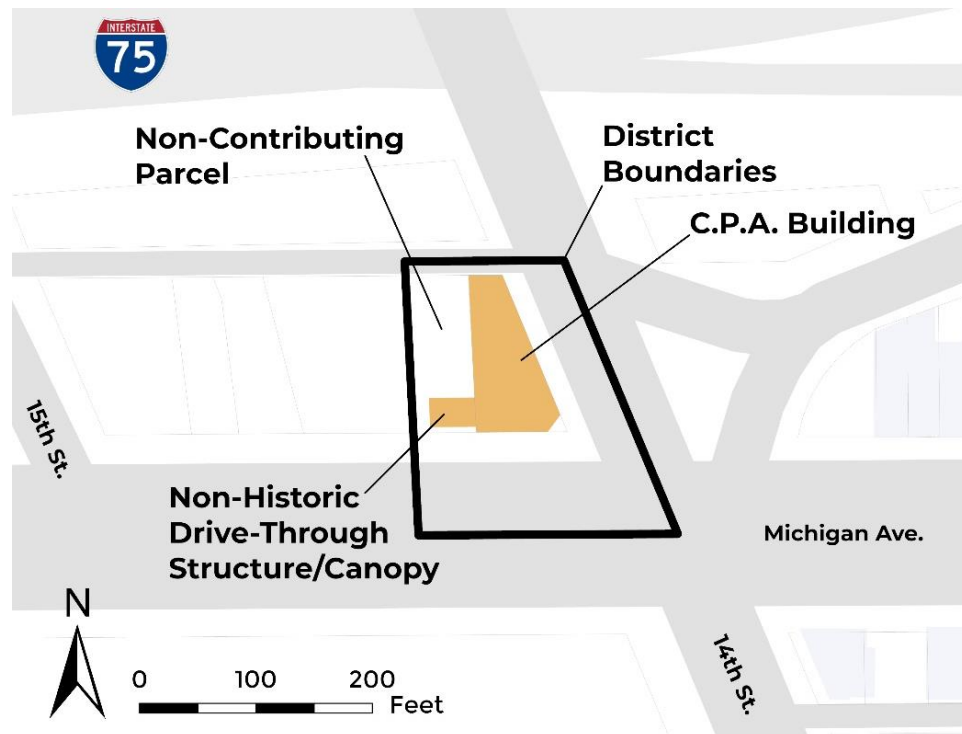
The boundaries of the proposed Conductors Protective Assurance Building (C.P.A. Building) Historic District, shown in bold lines on the attached map, are as follows:

On the east, the centerline of 14th Street.

On the south, the centerline of Michigan Avenue.

On the west, the westerly boundary, extended northerly and southerly, of Lot 3 of the “Subdivision of the Godfroy Farm, P.C. 726 lying between Michigan Ave. and Grand River Ave.” as recorded in Liber 1, Page 293 Plats, Wayne County Records.

On the north, the centerline of the east-west alley parallel to and north of Michigan Avenue.



Boundary Justification:

The boundaries described above delineate the parcel presently and historically occupied by the contributing Conductors Protective Assurance Building’s original footprint. The noncontributing parcel at 2216 Michigan Avenue to the west was not historically associated with the building.

Period of Significance:

The Conductors Protective Assurance Building (C.P.A. Building) Historic District’s period of significance extends from its year of construction, **1924, to 1975**, fifty years prior to the year of this report, in keeping with the National Register of Historic Places’ Additional Guidelines for evaluating periods of significance.¹ In 1977, a drive-through banking structure/canopy was attached to the west side of the building and is a non-historic feature.

The C.P.A. Building’s significance is due to its historical associations with labor and commerce in Detroit and the nation. It was built by the Conductors’ Protective Assurance Company as a family-owned stock insurance business that insured railroad workers nationally for lost wages. Its original, long-term, first floor tenant, a branch of the Central Savings Bank affiliated with First National Bank, is representative of branch banking in the city. Designed in the Neoclassical style by Detroit architect Alvin E. Harley, the C.P.A. Building is also architecturally significant. Its siting on a unique parcel across from Michigan Central Station and Roosevelt Park in the Corktown neighborhood is related to the civic planning endeavors of the City Beautiful movement of the first quarter of the twentieth century.

Significance Statement:

Early History of the Site

Evidence of the earliest human activity in the vicinity of Detroit dates to the Late Woodland period (500-1000 CE). This native culture of hunters and gatherers lived in small villages near the Detroit River. The proposed district, one-and-a-half miles from the Detroit River, did not have an immediate aquatic resource and is less likely to have archaeological evidence of Native Americans. The land near 2216-2200 Michigan Avenue is part of the traditional territory of the *Confederacy of Three Fires*, comprised of the Ojibwe (Chippewa), Odawa (Ottawa), and Bodewadmi (Potawatomi) Nations and referred to as *Waawiyatanong*, or “where the water goes around,” in the Anishinaabemowin language of the Anishinaabe indigenous community. The region’s original inhabitants, including Anishinaabe as well as Wyandot, Iroquois, Fox, Miami, and Sauk tribes are known to have traveled throughout the area near 2216-2200 Michigan Avenue by using multiple trail systems including the Great Sauk Trail, the path sometimes referred to as the Potawatomi Trail, now known as Michigan Avenue.²

¹ *National Register Bulletin: How to Complete the National Register Registration Form* (Washington, DC: U.S. Department of the Interior, National Park Service, 1997), 42.

² Paul Sewick, “Radial Avenues Part III: Michigan Ave.,” September 19, 2016, accessed November 7, 2024, <https://detroiturbanism.blogspot.com/2016/09/radial-avenues-part-iii-michigan-ave.html>.

In the 1700s, those who traversed Michigan's lower peninsula on foot would have followed Indian trails. One of these was the Great Sauk Trail, which connected the Detroit River to the Rock River in Illinois. This path was sometimes referred to as the Potawatomi Trail, as southern Michigan was then the domain of the Potawatomi. In the 1810s and 1820s, this was the trail taken by thousands of Native Americans from the western territories to Fort Malden, in present-day Amherstburg, Ontario, to receive annuities from the British government for services rendered in the War of 1812. Like many ancient footpaths, topography dictated the location of much of the Great Sauk Trail. The path just west of Detroit was low and swampy, but beyond Ypsilanti the trail was higher, less muddy, and easier to travel because it followed a system of glacial moraines created thousands of years ago. Michigan's Native American trails can be accurately retraced thanks to government land surveys executed before the arrival of white settlers into the state's interior. It is possible to verify that today's Michigan Avenue roughly follows the Native American footpath using the 1819 plat map of Joseph Wampler.³

Detroit was incorporated as a town in 1802, and the Michigan Territory was organized that same year with Detroit as its territorial capital. Judge Augustus B. Woodward designed a new plan for Detroit in 1805, and the city sprawled outward from the Detroit River as the population grew in the 19th century. One of the major streets or "spokes" of Woodward's plan for Detroit was Michigan Avenue. Michigan Avenue generally aligned with the Great Sauk Trail to connect Detroit to Chicago, thus becoming known as the Chicago Road. Two pivotal events underscored the need for a passable road across Michigan's lower peninsula. The first was the War of 1812, in which Detroit was surrendered partly as a result of inadequate lines of supply and communication. The second was the beginning of federal land sales in the territory in 1818. The Michigan Territory needed settlers and a road by which they could travel. The federal government received permission to build the Chicago Road through Native American territory in the 1821 Treaty of Chicago, which stated, "The United States shall have the privilege of making and using a road through the Indian country, from Detroit and Fort Wayne, respectively, to Chicago." A bill authorizing a survey of the road was introduced in the House of Representatives on April 26, 1824. This bill languished for nine months and might never have been passed at all had it not been for the work of the Michigan Territory's congressional representative, Father Gabriel Richard (1767-1832). Father Richard claimed that the road would "cost less than nothing," arguing that the increase in value of the federal land through which it passed would be greater than the project's expenses. He closed his speech by suggesting that \$1,500 be appropriated for the road's survey. The House passed the bill three days later, followed by the Senate on February 2, 1825. President James Monroe signed the bill into law on March 3, 1825, thus funding the survey for the Chicago Road, now known as Michigan Avenue.⁴

The Conductors' Protective Assurance Company

The Conductors Protective Assurance Building (C.P.A. Building) owes its name to its first and long-time owner, the Conductors' Protective Assurance Company (C.P.A.). When it was established in Detroit in 1907 by "Brother" Ross, as W. J. Ross was known, it had one member and \$5.00 in its bank account. Just two years later, it had grown to 3,500 members nationwide. In 1909, the company made payments of \$500.00 to eligible railroad workers who were discharged

³ Sewick, "Radial Avenues."

⁴ Ibid.

from their jobs, except those fired for drinking.⁵ Ross knew of the need for such an organization, having risen through the ranks of the industry from section hand to passenger engineer himself, having resigned to start the C.P.A.

The Conductors' Protective Assurance Company reorganized as a family-owned stock corporation on September 16, 1915 and commenced doing business as such on October 1st of that year.⁶ By 1922, the year the organization began planning for its new building on Michigan Avenue and 14th Street, the company had over 15,000 members and over five million dollars of insurance in force, with a total reserve fund of over a million dollars.⁷

When its new building opened towards the end of 1924, Mr. Ross stated, “The C.P.A. Company had been in business for 18 years and is the only concern of its kind in America.” “The Conductors' Protective Assurance Company . . . insures railroad officials, conductors and engineers against the loss of their jobs because of fired, being forced out of their position because of old age, or physical disability.” Although railroad unions represented workers since the 1860s, organizations like the C.P.A. developed to assist its membership of railroad conductors, and later engineers and officials for loss of employment before the advent of social welfare programs or unemployment insurance.⁸

Ground was broken for the C.P.A. Building on December 15, 1922 and it was completed in late 1924.⁹ According to a *Detroit Free Press* article published on Sunday, December 14, 1924, William E. Lennane was the general contractor and mason. Subcontractors included the Acme Cut Stone company; James A. Moynes and Company, painting, decorating and carpentry; Nagel Plastering Company; Harrigan and Reid, plumbing and heating; Northwestern Marble and Tile Company; Oil Burning Engineering Company; Gray Electric Company; Detroit Canvas Company; Houghton Elevator Company; Improved Office Partitions; and J.L. Hudson Company, office equipment.¹⁰ John C. Gray, President of Gray Electric Company, boasted that, “The building was equipped in the most modern manner.”¹¹ Extra outlets and systems were built in to accommodate x-ray and other special machinery, metering of individual offices, electric clocks, and burglar and fire alarm systems.

The Conductors' Protective Assurance Company formally took occupancy of the entire sixth floor on November 1, 1924. A branch of the Central Saving Bank, affiliated with First National Bank, opened for business on the ground floor on Monday, December 8th. According to an article about its opening in the *Detroit Free Press* on Sunday, December 14, 1924, the building cost was \$300,000. Two store spaces were laid out on the ground floor, in addition to the bank. Fourteen offices had been laid out on floors two through five.¹²

⁵ *The Conductor and Brakeman*, 1909, Volume 26, 331.

⁶ Michigan Insurance Bureau, *Annual Report of the Commissioner of Insurance for the State of Michigan*, 1916.

⁷ Clarence Monroe Burton, William Stocking, Gordon K. Miller, eds, *The City of Detroit, Michigan, 1701-1922*, Detroit, 1922, Vol. 4, 266.

⁸ LECMPA (Locomotive Engineers & Conductors Mutual Protective Association), was another Detroit-based organization founded in 1910 to protect railroad workers from job loss. In contrast with C.P.A., it is a nonprofit member-owned mutual insurance company that still serves transportation industry union workers today.

⁹ Detroit building permit #27619 was issued to Alvin E. Harley on January 30, 1924.

¹⁰ Unique Organization Boasts Own Building, *Detroit Free Press*, Detroit, Michigan 14 Dec. 1924, 70.

¹¹ *Ibid.*

¹² *Ibid.*

According to *Polk's City of Detroit Directory* of 1928/29, the first floor was then occupied by the First National Bank branch; the second floor by Daniel H. McGinnis, physician, and William F. West, a dentist. Floors three through five were occupied by real estate and insurance agents, manufacturer's brokers, construction companies, and two contractors, with several of the offices vacant. The top floor was reserved as the offices of the C.P.A. Company, of which E.W. Ross was then president; R. A. Palmer, vice-president; and R.W. Scott, the secretary/treasurer.

The Conductors' Protective Assurance Company remained in the building on Michigan Avenue until about 1990, when it moved to West Bloomfield, Michigan and continued operations under the Ross family. It was acquired by a California company in 2010 and was dissolved in 2012.

Central Savings Bank Branch/First National Bank Branch

The major commercial tenant in the C.P.A. Building, the Central Savings Bank, has a history going back to June 1888, when it opened in the stores beneath the Detroit Opera House.¹³ Popular because of its convenient location and compounded rate of interest for savings accounts at 4%, the Central Savings Bank quickly grew as the city of Detroit became more populated and expanded outward. Its branch operation began in 1903; in 1919 it affiliated with the First and Old Detroit National Bank, which became the First National Bank in 1922. The branch in the C.P.A. building became its nineteenth branch location when it opened in 1924. In 1928, the same year that the federal McFadden Act allowed national banks to operate branches, Central Savings Bank was fully absorbed by First National. All of its twenty-eight branches were identified as First National Bank branches by 1933.¹⁴

Savings banks played an important role in the communities in which they were located because they provided a safe place for working people to save money. Unlike commercial banks that catered to business and industry, savings banks provided security to the average person. Branch banks developed as a way for banks to conveniently serve customers in the city as they moved outward during the late nineteenth and early twentieth centuries. Various newspaper ads from the 1920s pitched giveaways to prospective Central Savings Bank customers: A "Money Calculator" was offered to show how their money could grow over time; "Build up a savings account and then you can begin to buy and enjoy the good things of life."¹⁵ Central Savings Bank, through its ads, appealed to "Modern Young Men" with a call to "Old-Fashioned Thrift:"

With every dollar there comes today to young men the call, "Spend Me." If this call is heeded, the dollars swiftly sail away for parties, dinners and various luxuries." On the other hand, there is a different appeal—the appeal of Save Me!¹⁶

Such targeted appeals were also geared towards the "Business Man," the "Mother," and even the "Railroad Man."

¹³ Silas Farmer, *History of Detroit and Wayne County and Early Michigan*, 1888, 2741.

¹⁴ Quinn Evans, National Register of Historic Places (Continuation Sheet), *Branch Banks in Detroit, MI, 1889-1970*, Section E, 17.

¹⁵ Central Savings Bank Ad, *DFP*, 12/14/1924

¹⁶ *Detroit Free Press*, Detroit, May 5, 1925, 16.

Branch banks like Central Savings Bank added to the visual character and sense of place of the communities in which they were located. Although not a stand-alone building like other branch banks, the C.P.A. Building provided Central Savings Bank with a visible and beneficial location and a prominent corner entrance from which to serve its customers while providing income for its parent bank. Its scale and architectural quality also provided an important visual anchor to the Corktown community.

While the corner location of the branch bank gave it prominence when it opened in 1924, by the 1930s and 40s mid-block bank branches and branches on larger lots were situated to accommodate drive-up windows and big parking lots.¹⁷ From this period forward, some corner lot banks, such as that of the C.P.A. building, were retrofitted for drive-up windows. This need to “modernize” to stay competitive often compromised the integrity of the larger streetscape. The adjacent building to the west of the C.P.A. Building was razed in 1959 to accommodate a customer parking lot and add a drive-up window. In 1977, a building permit card documents erection of “two t.v. teller stands,” which were erected within a new open structure with a canopy by the Bank of the Commonwealth. This branch was still operating into the 1980s.

Planning and Architecture

The C.P.A. Building owes its angled corner location at the intersection of Michigan Avenue and 14th Street to Judge Augustus Woodward’s 1805 Plan of Detroit. Prior to European settlement, the route of Michigan Avenue was a Native American foot path. After a great fire that destroyed most of the frontier town in 1805, Judge Woodward laid out a plan for the City of Detroit influenced by Pierre L’Enfant’s recent plan for Washington, D.C., of which he was familiar. Woodward’s plan featured four 100’ diagonal roadways extending outward from the main north-south thoroughfare, Woodward Avenue. Michigan Avenue became one of these major diagonal avenues from Woodward’s plan, but it was only 66’ wide beyond the city limits, then at approximately Seventh Avenue (Brooklyn). It served as a stagecoach route known as the Old Chicago Road between Fort Dearborn (Chicago) and Detroit. Not until 1940 was Michigan Avenue widened to 120’, necessitating the condemnation and removal of commercial properties from the south side of the Michigan Avenue right-of-way, thus having no effect on the C.P.A. Building on the north side of the street.¹⁸



The industrialization that led to increased population growth and financial capital in American cities in the late nineteenth century often resulted in disorderly physical expansion. Through the

¹⁷ Quinn Evans, Op. cit.

¹⁸ Paul Sewick, <http://corktownhistory.blogspot.com>

creation of an advisory body, the City Plan and Improvement Commission in 1909, Detroit began to pursue organized civic planning efforts. In 1911, Charles W. Moore, its president, announced that the city intended to obtain land in front of the future train depot to create a suitable approach to the building, and seek the consultation of Chicago architects Daniel H. Burnham and Edward H. Bennett regarding a plan for the site.

Burnham and Bennett were among the best-known municipal engineers in the country at the time and ardent supporters of the City Beautiful movement. Burnham, the architect and planner of the 1893 Chicago World's Fair (World's Columbian Exposition), brought the City Beautiful movement ideology, which advocated for organized civic planning, to Detroit but passed away a few months into the project. His partner, Edward H. Bennett, then carried forth the planning effort to provide a parks and boulevard plan for the city, resulting in the *Preliminary Plan of Detroit*, published in 1915.¹⁹

The monumental Beaux-Arts-style Michigan Central Station opened to the public in 1913. The *Preliminary Plan for Detroit* called for linking the station and its proposed plaza to the Center for Arts and Letters (now known as the Cultural Center) by way of a wide boulevard. While the boulevard in front of the station was actualized, the formal park and the continuation of the boulevard extending northeasterly from Michigan Avenue to the Center of Arts and Letters were not. Had it been, it would have put a spotlight on architect Alvin E. Harley's moderately sized, neoclassical-styled, C.P.A. Building.



Excerpt from historic Sanborn Map Co. map, which illustrates the C.P.A. Building's historic footprint (1950).

The opportunity to design the C.P.A. Building must have presented Harley with the challenge of the angled site and its relationship to the Beaux Arts train station. Harley addressed these two

¹⁹ Edward H. Bennett, *Preliminary Plan of Detroit*, Detroit: City Plan and Improvement Commission, 1915.

challenges by designing a *flatiron* building in a Neoclassical revival style. The famed, twenty-two story Flatiron Building in New York City, coincidentally, was designed by Daniel Burnham & Company in 1902.

The Neoclassical style was ideally suited to the C.P.A. Building. It was a style used widely for the designs of commercial buildings, including banks and their branches, in the 1910s and 1920s. Typical features of this dignified style seen on the C.P.A. Building and other contemporary examples in Detroit, including the Dime Building (1912), Lafayette Building (1923, demolished), First National Building (1921, 1930), and several of the branch banks of this period, are square pilasters dividing window bays, Classical entrance frames bearing entablatures, arched window openings, and classically embellished friezes and cornices with typical details like dentil moldings.

Architect: Alvin E. Harley

Alvin E. Harley (1884-1976), architect of the C.P.A. Building, was a well-known Detroit architect who practiced in Detroit from 1903 to 1963.²⁰ Originally from the farmlands of Manitoba, he completed his education in London, Ontario, where his family had relocated. Harley landed his first drafting job in the office of Herbert Matthews, a local London architect, and, after three years, decided to become an architect himself. Harley moved to Detroit to begin his apprenticeship at a time when the city was expanding and business for architects was plentiful as the automobile manufacturing boom was just getting underway.

Harley quickly found work as a draftsman and apprentice with two of the city's leading architects, first Albert Kahn (1903), and then George D. Mason (1905), exposing him to industrial projects as well as more traditional architecture. Harley joined in partnership with another architect from Mason's office, Norman Swain Atcheson, in 1908 through 1912. During that time, the number of buildings constructed in Detroit more than doubled, and Harley & Atcheson contributed to that count with the Administration Building and Exhibition Building at the State Fairgrounds (built in 1910, demolished in 2021) and the Henry Clay Hotel at 1538 Centre Street (1913). Both the C.P.A. Building and the Henry Clay Hotel are two of the most distinctive flatiron buildings in Detroit. In 1912, their partnership was dissolved, and Harley became the sole owner of Alvin E. Harley, Architect (1912 – 1932).

Harley's success paralleled that of the burgeoning automobile industry that brought people and capital to the city. His residential business thrived after winning the commission for Hugh Chalmers' (president and founder, Chalmers Motor Company) residence in suburban Bloomfield Hills in 1914. In the late 1910s and early 1920s, as the automobile industry continued to expand, Harley designed residences in northern Detroit's prestigious Palmer Woods, then a new neighborhood recently converted from farmland, and the exclusive suburban communities of Grosse Pointe Park and Bloomfield Hills, both newly fashionable residential destinations.

Commercial and industrial work also came his way. In 1918, he relocated his architectural practice to the six-story, mixed-use McKerchey Building, which he designed at Woodward Avenue and Sibley Street. Although the building was demolished, Harley maintained his office there until he and Harold Ellington joined forces in 1933.

²⁰ Ari Adler et al., http://history.harlevellisdevereaux.com/pdf/HEDev_History.pdf

Historic Designation Advisory Board – Detroit City Council

During the twenties, Harley's professional reputation grew quickly with his business, and in 1921 he served as president of the Michigan Society of Architects (now American Institute of Architects Michigan). The Wall Street Crash of 1929 took a major toll on architects nationwide, as the Great Depression set in. Harley took up mausoleum and cemetery work before merging partnerships with Ellington, in 1933 as Harley and Ellington, Architects and Engineers. With the end of prohibition in 1932, Harley and Ellington were now able to capitalize on Ellington's prior brewery experience, particularly with Stroh's Brewing Company, but also relied on Harley's newly developed experience in mausoleum and cemetery design to remain strong.

Ellington was similarly recognized by his peers when he was elected president of the Detroit Engineering Society in 1934. Charles E. Day, Sr., merged his firm with Harley & Ellington in 1943, becoming Harley, Ellington & Day (1941-60). After World War II ended, they designed projects for the federal and municipal governments (including Detroit Civic Center's Veterans Memorial Building and City-County Building). Alvin E. Harley, the originator of the firm, retired in 1963 and died in 1986 at age 92. After many other reiterations, Harley's name remained with all the successor firms through Harley Ellis Devereaux, which in 2015 became HED, and today has offices nationwide.

LIVING

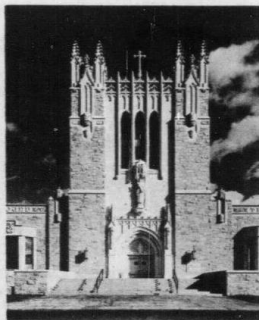


ARCHITECT Alvin E. Harley, FAIA, will celebrate his 50th year in his own architectural firm — later this spring. Two recent buildings designed and engineered by his firm are shown below.

50-Year Practise Keeps This Executive Young



EXAMPLE of architecture "in step with spirit of the times": Detroit's City-County Building.



FRENCH Gothic as it appears in a building today: Queen of Heaven Mausoleum, Chicago.

"Enjoy what you're doing . . . and keep in step with the times."

Architect Alvin Harley, FAIA, considers this his recipe for staying young. It's effective. This spring the handsome, white-haired, ruddy-cheeked executive of Harley, Ellington & Day, Inc., will celebrate an anniversary—50 years in his own architectural firm.

When Harley opened his office in 1908, he did French and English mansions in Grosse Pointe and Palmer Woods. ("Residences are fun, but they're a personal kind of work," he says.) Today—with 20,000 square feet of office space—his firm is responsible for churches, schools, jails, banks, industrial buildings and civic centers, scattered around the world. Latest accomplishment abroad is a brewery in Italy.

Locally the firm has left its recent signature on such in-the-news buildings as the City-County Building and the Veterans Memorial. Harley doesn't call their style "modern." They're "in step with the spirit of the times."

"We're in the throes of tremendous change," he says. "It takes centuries to develop a style such as Romanesque or Gothic, and a lot of poor stuff is produced before it becomes a good period of architecture. Today's 'modern' may look as old as Methuselah in 10 years. It's the use of new materials that influences our thinking today."

Yet, Harley's firm has just completed a French Gothic mausoleum in Chicago. Currently on the agenda are such divergent projects as the State office building in Washington, D. C.,—a single structure covering four square blocks—and Dearborn's Civic Center, in which a lake will run under the City Hall.



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Sunday, March 30, 1958—DETROIT FREE PRESS ROTO 17

Article which honored Alvin E. Harley's 50th year of independent practice (from the *Detroit Free Press*, edition dated March 30, 1958, courtesy Benjamin Gravel).

Description:

The C.P.A. Building is a six-story, flat roofed, limestone and granite commercial *flatiron* building of steel and concrete construction situated on the angled corner of Michigan Avenue and 14th Street, facing Michigan Central Station and Roosevelt Park. The term *flatiron* refers to the shape of an old-fashioned iron used for pressing clothes -- narrow on one end and extending outward in a triangular fashion at the other. Like the more famous Flatiron Building in New York City, the C.P.A. Building defines an important corner, anchoring a commercial thoroughfare.

In plan, the C.P.A. Building is in the shape of an irregular pentagon, with two acute angles forming the single-bay entrance façade at the southeast corner of the building. Each floor above the double-door entrance has a single, double-hung sash window with a spandrel separating it from the floor below. The two other primary façades along Michigan Ave. (south) and 14th St. (east) splay out from the corner bay and are composed of identically proportioned units. However, the Michigan (south) façade has three bays, and the 14th Street façade (east) has six bays, with the primary entrance to the upper floors in the fourth bay of the latter façade.

The two entrances are heavily embellished in the Classical language. At both entrances, large, beaded consoles hold up dentiled cornices bearing a heavily embellished lintel. An upper panel above the lintel and between consoles was originally incised with the name, “C.P.A. Building.” These incised panels were later covered with green and white neon signs with curved edges that read “C.P.A. Building” in identical font to the original incised lettering. It is believed these neon signs may have been installed early in the building’s history due to their streamlined design and identical typeface. Symmetrically arranged detailing of cornucopias and shields in low relief are framed with classical moldings in a lesbian leaf pattern, with bead and reel, and egg and dart moldings beneath the cornice of the entrances. The flat, precast panels framing the doorway continue the detail. A large, non-original square clock (installation date unknown) is situated beneath the lintel, although a historic photo shows originally a round clock was affixed at this location.

The building is faced with regularly stacked white Bedford limestone blocks with mortar joints above a six-foot tall gray granite base. Wide pilasters rising up six stories define its bays. Each bay on the two primary façades features segmentally arched, three-part subdivided transom windows above large display windows resting on a low apron bulkhead (all now boarded). Above the ground floor, each bay per floor contains two individual double-hung sash windows with spandrels below in which a rosette is centered. All second-floor windows, with the exception of the west facade, have dentiled window sills. Also with the exception of the west façade, three facades are capped by a dentiled cornice. The 14th Street entrance to the upper floor offices, in the fourth bay from the southeast corner of the building, is a duplicate of the front entrance, however without a clock in the transom over the doors.

The rear, or north elevation along the Fisher Service Drive, has similar materials and detailing of its upper story levels with windows mimicking the single-bay entrance façade at the southeast corner of the building. Its non-decorative back door and equal height side window are boarded.

A 2008 photograph of the building prior to the board-up of ground level windows and doors indicate original doors and windows were replaced at an unknown time. Per this photo, black security window bars were added after 2008.

The west elevation is faced with brick and lacks architectural embellishments, as it was historically partially covered by a smaller-scaled building within the Michigan Avenue commercial block to its west. Seen above this façade is a rooftop penthouse structure. This façade contains fourteen non-decorative, metal-framed, two over two, upper-story windows. (At the time of this report, thirteen of the fourteen windows were boarded). A white, brick-faced rectangular plan drive-through structure, with columnar supports and a canopy, contains a drive-up window (now boarded) was attached to the building in 1977. This structure is a non-historic feature, built outside the period of significance, located within a noncontributing parcel to the historic district.

On the inside, the lobby is described in a 1924 *Detroit Free Press* article as finished in Botticino marble, with a molded Italian ceiling in full colors. The lobby and hall floors are finished in rubber tile, making them practically soundproof.²¹ The interior of the building has suffered from years of vandalism and disuse.

Criteria:

The Conductors Protective Assurance Building (C.P.A. Building) Historic District embodies Historic Designation Advisory Board (HDAB) **Criteria One and Three** as:

1. A site, building, structure, or archaeological site where the cultural, social, spiritual, economic, political, or architectural history of the community, city, state, or nation is particularly reflected or exemplified.

3. A building or structure which embodies the distinguishing characteristics of an architectural specimen, inherently valuable as a representation of a period, style, or method of construction.

The Conductors Protective Assurance Building (C.P.A. Building) Historic District also embodies the National Register of Historic Places **Criteria A and C** at the local level of significance as a property which:

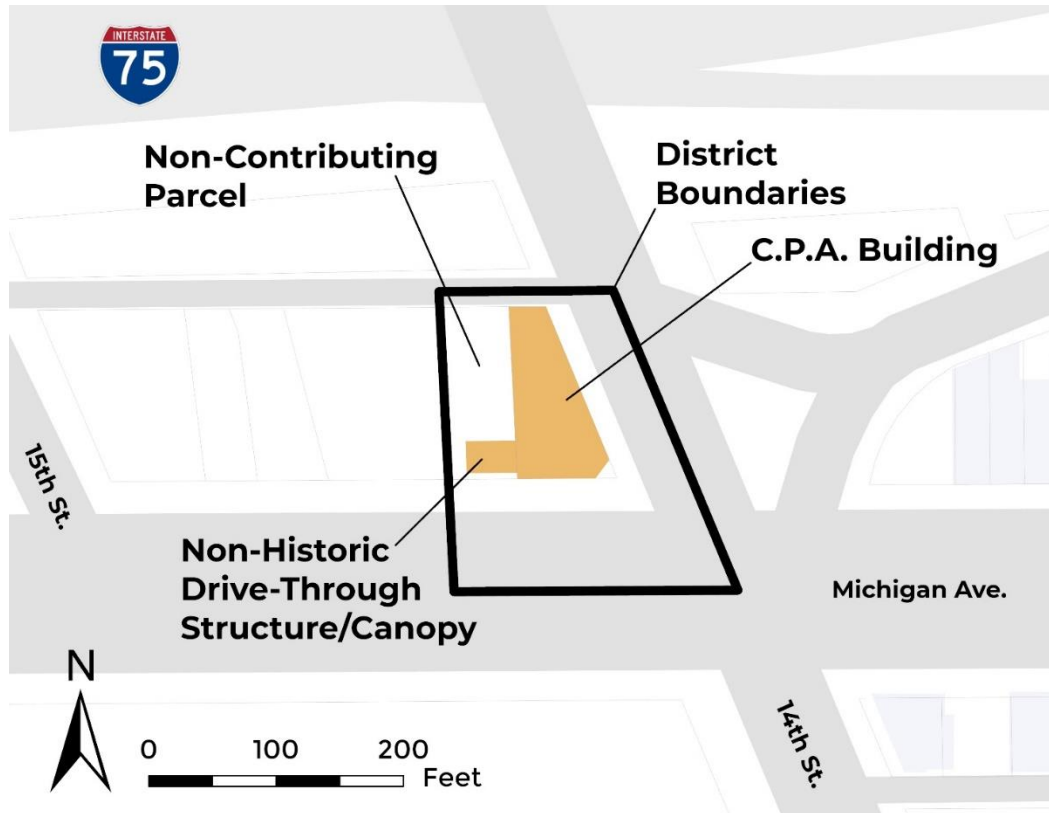
- A. Is associated with events that have made a significant contribution to the broad patterns of our history.

- C. Embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.

²¹ “Unique Organization Boasts Own Building,” Op sit.

List of Contributing and Noncontributing Parcels, Primary Building Resource and Non-Historic Resources:

The proposed Conductors Protective Assurance Building (C.P.A. Building) Historic District consists of two parcels: a parcel, addressed as 2200 Michigan Avenue, containing the single contributing building resource and a parcel to the west of the building, addressed as 2216 Michigan Avenue, which is noncontributing to the district. The drive-through structure/canopy attached to the C.P.A Building and located in the noncontributing parcel is non-historic. The clock over the Michigan Avenue and 14th Street corner building entrance is non-original. A 2008 photograph of the building prior to the board-up of ground level windows and doors indicate original doors and windows were replaced at an unknown time. Per this photo, black security window bars were added after 2008.



Composition of the Historic Designation Advisory Board:

The Historic Designation Advisory Board has nine appointed members and three *ex-officio* members, all residents of Detroit. The appointed members are Melanie A. Bazil, Dr. Carolyn Carter, Louis J. Fisher, Eric Hergenreder, Calvin Jackson, Osvaldo Rivera, Charles Rivers, Sharon Sexton, and William Worden. The *ex-officio* members who may be represented by members of their staff, are Director of Historical Department, the Director of the City Planning Commission, and the director of the Planning and Development Department.

Ad hoc members include the owner, Mr. Robert Zalkin, principal, Sequoia Property Partners - BFD Corktown LLC, Goldens Bridge, New York; and Mr. Blake Almstead, a resident of the Corktown neighborhood and president of the Corktown Historical Society.

Acknowledgements:

Local historic designation report prepared by:

Deborah Goldstein, Former Lead Architectural Historian, HDAB

Rebecca Savage, Former Lead Architectural Historian, HDAB, contributing research, revisions

Lisa DiChiera, Deputy Director, HDAB, editing

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Detroit Free Press

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Central Savings Bank ad, 9/7/1924

Central Savings Bank ad, 12/14/1924

“Six Story Office Building will Face Roosevelt Park.”1/27/1924

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Detroit building permit #27619, January 30, 1924.

Historic Documents and Photos:

**\$300,000 ASSURANCE COMPANY BUILDING
OPENED AT 14TH AND MICHIGAN AVES.**

The new C. P. A. building on the northwest corner of Michigan and Fourteenth avenue was opened for occupancy on November 1. The building is modern in every detail. It was built by the Conductors' Protective Assurance company, who maintain offices on the entire sixth floor.

Unique Organization Boasts Own Building **BUILDING GAINS ARE PROPHETIC**

Conductors' Protective Company Opens Modern 6-Story Edifice Near M. C. Depot.

The new C. P. A. building, erected by the Conductors' Protective Assurance company on the northwest corner of Fourteenth and Michigan avenues has been opened and is ready for occupancy. It was announced yesterday by W. J. Ross, general manager of the company. Ground was broken for the building on December 15, 1923, and the C. P. A. company occupied its offices on the entire sixth floor of the building on November 1. A branch office bank of the First National and Central Savings bank was formally opened on Monday, December 2.

Cost \$300,000.

The structure was built at a cost of \$300,000, according to Alvin E. Harley, architect. It is six stories in height and about 14 offices have been laid out on the second, third, fourth and fifth floors. Two stores, one on Michigan avenue and one on Fourteenth avenue, occupy the ground floor with the bank branch. The entire building is faced in white Bedford limestone, with a granite base six feet high. The main lobby, facing Fourteenth avenue, is finished in Italian marble, with a molded Italian ceiling in full color. The building was patterned after the famous Flatiron building in New York city. The C. P. A. building, which is of steel and concrete construction, faces the Michigan Central depot and Roosevelt park. The building contains a number of shops available for commercial purposes and many offices particularly adapted for professional services. Its location is unusually convenient and ample parking space is available at all times. It is heated by oil burning equipment. The lobbies and halls are finished in rubber tile, making them practically noiseless. Elevator service is also supplied. Indirect lighting has been placed throughout the building to give the greatest amount of light with the least possible eye-strain.

In Business 18 Years.

"The C. P. A. company has been in business for 18 years and is the only concern of its kind in America," stated Mr. Ross. "The Conductors' Protective Assurance company," said Mr. Ross, "insures railroad officials, conductors, and engineers against the loss of their jobs because of being fired, being forced out of their position because of old age, or physical disability. I organized the company in 1907 and started business with a capital of only 500 dollars. To date, we have paid out approximately \$1,750,000 in claims. There are 15,000 members in this company and our insurance in force at present is nearly \$12,000,000, with a reserve of \$1,000,000. Michigan is the only state in the union that has a law which covers our kind of insurance. Nevertheless, we have insured railroad men in almost every state in the union and nearly every one of the Canadian provinces."

Works Way Up.

Mr. Ross started in the railroad business with the Michigan Central railroad when he was 19 years old. He worked himself up through different branches until he was finally made passenger conductor. About this time he conceived the idea of insuring his fellow workmen against loss of their positions, and resigned to start his company. William E. Lemme was the general contractor for the building. Other firms which supplied materials include the Arma-Cut Stone company; masonry, Lenore company; painting and decorating and

the carpentry, James A. Moynes and company; plastering, Nagei Plastering company; plumbing and heating, Harrigan and Reid; marble, Northwestern Marble and Tile company; oil burning equipment, Oil Burning Engineering company; electric work, Gray Electric company; shades, Detroit Canvas company; elevator, Houghton Elevator company; office partitions, Improved Office Partitions company; rubber filing, Rodman Products company; and office equipment, the J. L. Hudson company.

C. P. A. BUILDING ENTIRELY MODERN

Extra Outlets, Electrical Clocks, Watchman Provided.

"Although the new C. P. A. building is located outside of the downtown area, it is nevertheless equipped in the most modern manner," said John C. Gray, president of the Gray Electric company, incorporated in discussing the numerous electrical features of the building. Extra outlets have been supplied throughout the building, especially to accommodate dentists and doctors for their X-ray and other special equipment necessary to those professions. This is a feature which the majority of the downtown buildings did not have built in originally. The metering system of the C. P. A. building is also up to the minute. Each tenant's office is metered on its respective floor, which eliminates complications which sometimes arise when the whole building is metered from one location. Electric clocks are also unique in the building. They are found by electricity. The latest watchman's tour, burglar and fire alarm supervisory system has also been installed. Electrically, the C. P. A. building is modern in every respect."

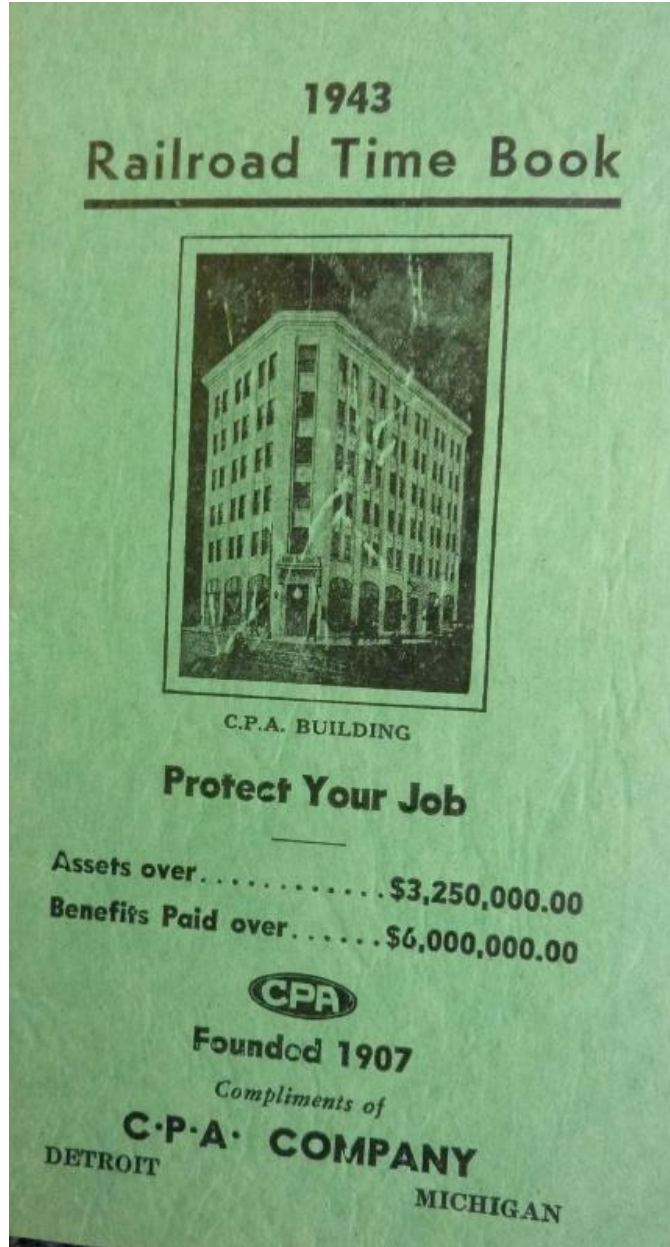
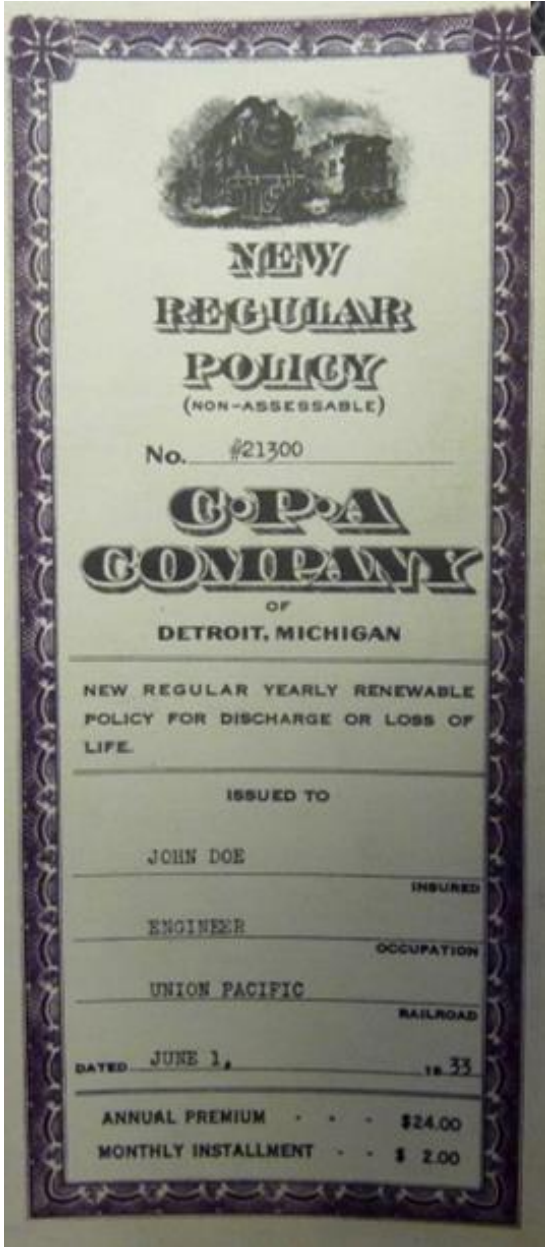
GATES CO. PLANS BUILDING 'DRIVE'

Business to Double in 1925, Says Head of Firm.

W. W. Gates, rector, located in the Detroit Savings bank building, will leave Detroit the first of the year to spend the winter months with his family in their home in Miami, Fla. During Mr. Gates' absence William H. Blood, for the last 11 years associated with the company, will be in charge of the office. "I have been especially pleased with the business done in the last year by the W. W. Gates company," declared Mr. Gates. "And next year I am looking forward to doubling the amount of business transacted. We expect to open two new subdivisions early next year, making three that we will have on the market to sell between now and next summer. The Gates company intends to do a large amount of building in the spring, principally stores and flats. Two hundred feet of frontage on Tremont avenue will have stores with flats above, and an 80-foot frontage on Twelfth street near Clairmont avenue will be occupied by stores and flats. Several two-apartment are contemplated on Loug Cabin avenue."

Sectional Office Partitions
in the C. P. A. Building
Furnished and Installed by
Improved Office Partition Co.
7878 Van Dyke Place. Edg. 4599
A. A. GOTTFRIED, Detroit Mgr.

Early image of the C.P.A. Building and article regarding its construction (from the *Detroit Free Press*, edition dated December 14, 1924, courtesy Benjamin Gravel).



Example of a C.P.A. Policy Booklet (1933) and 1943 Railroad Time book (original documents photographed by HDAB staff).



2008 photograph of the C.P.A. Building taken prior to the board-up of ground level windows and doors, which indicates that original doors and windows were replaced at an unknown time. (courtesy nailed, <https://www.nailhed.com/2016/11/midnight-oil.html>).

Designation Photos (November 2024 – February 2025):



Main entrance at northwest corner of Michigan Ave. and 14th St., looking north (November 2024).

Historic Designation Advisory Board – Detroit City Council



Northwest view at corner of Michigan Ave. and 14th St. showing southeast elevation (February 2025).



South elevation, along Michigan Ave. (February 2025).



West elevation with partial view of penthouse and drive-through structure/canopy (February 2025).



2017 view of west elevation, showing original window openings.



Detail view of original window on west elevation (February 2025).



Detail view of non-historic drive-through structure/canopy (February 2025).

Historic Designation Advisory Board – Detroit City Council



East elevation along 14th St. with partial view of penthouse (February 2025).



Detail view of secondary entrance along 14th St. (February 2025).



Detail view of carved stonework and locomotive detail above 14th St. entrance (February 2025).

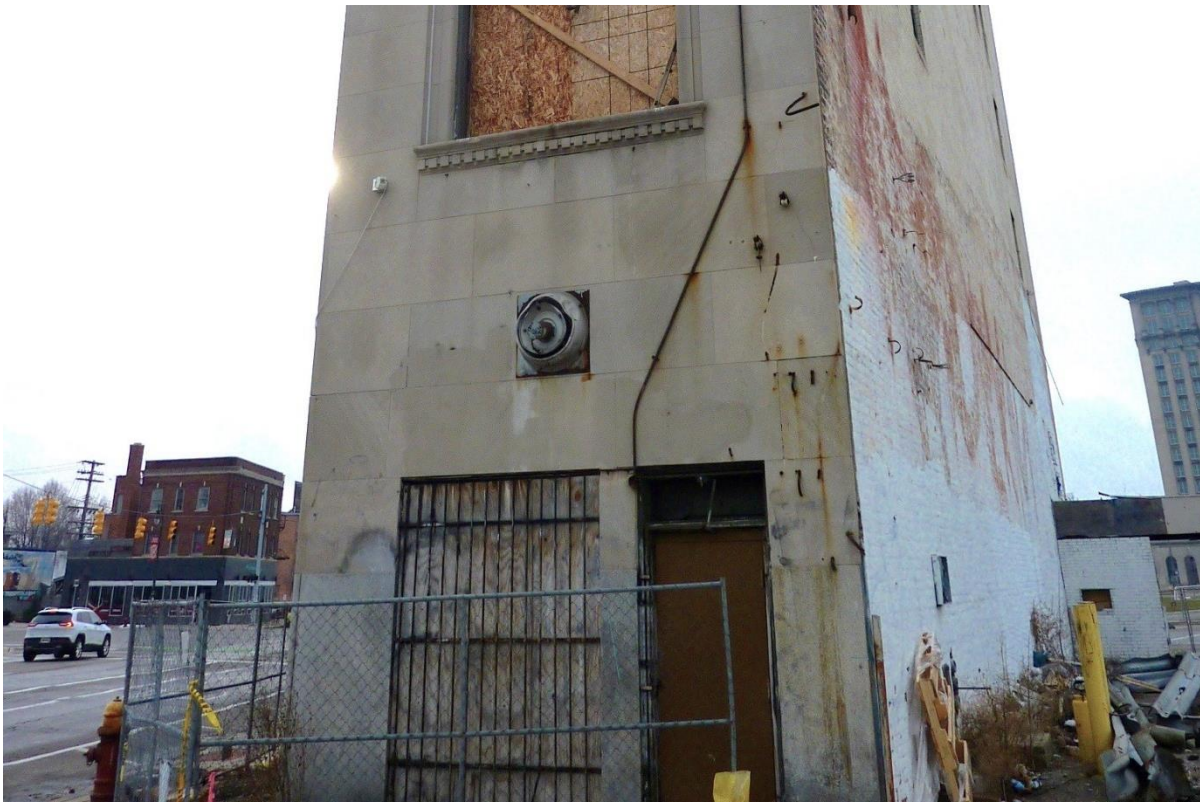


Detail view of carved stonework and sign above 14th St. entrance (November 2025).

Historic Designation Advisory Board – Detroit City Council



North elevation facing 14th St. and Interstate 75 (February 2025).



2017 view of rear entrance prior to boarding.



Detail views of carved stonework surrounding 14th St. entrance (November 2024).



Main entrance at corner of Michigan Ave. and 14th St., architectural details and non-historic replacement clock (November 2024).

Conductors Protective Assurance Building (C.P.A.) Historic District

